This booklet contains policies issued by Allianz and is made up of two independent parts.

Each part must be read separately as the specific terms, conditions, limits and exclusions that apply to each of the policies, do not apply to the other.

**PART 1 - ALLIANZ POLICY WORDINGS FOR:**
- Overseas travel and medical insurance Master Policy
- Transport accident cover Master Policy
- Rental excess cover Master Policy
  (collectively the Master Policies)

If you make a claim under any of the Master Policies, you must comply with our **Claims Procedures** which are set out on page 80 of Part 1- Allianz policy wordings.

**PART 2 - ALLIANZ TERMS AND CONDITIONS FOR THE FOLLOWING INSURANCES:**
- 90-day Purchase Security Insurance
- Extended Warranty Insurance
- Best Price Guarantee Scheme
- Interstate Flight Inconvenience Insurance

If you make a claim under any of these policies you must comply with our **Claims Procedures** which are set out on page 80 of the Allianz terms and conditions.

Allianz is responsible for the information in this booklet.

The **Allianz Global Assistance** reference number for this booklet is ANZPCINAC 042018

Date of preparation: 1 December 2017
Date effective: 11 April 2018
CONTENTS

Part 1  4
Important information  4
Allianz Global Assistance contact details  7
Resolving complaints & disputes  12
Schedules of benefits  13
Overseas travel and medical insurance terms and conditions  20
Activation of cover and eligibility criteria  20
General definitions  23
Existing medical conditions  29
General exclusions  33
Section A - Overseas medical and dental expenses  36
Section B - Cancellation and Additional Expenses  42
Section C - Luggage, business items and personal effects  47
Section D - Extra travel cover  52
Section E - Rental vehicle expenses  56
Section F - Accidental death, permanent disability and loss of income  58
Section G - Personal liability and legal expenses  61
Transport accident cover terms and conditions  63
Activation and cover of eligibility criteria  63
General definitions  65
Transport accident cover  70
Rental excess cover terms and conditions  72
Activation of cover and eligibility criteria  72
General definitions  74
Rental excess cover  77
Claims Procedures  79

Part 2  84
Important information about the covers  84
Resolving complaints and disputes  88
General definitions  89
Insurance exclusions  94
90-day Purchase Security Insurance  97
Extended Warranty  98
Best Price Guarantee Scheme  99
Interstate Flight Inconvenience Insurance  100
Claims Procedures  103

3
PART 1

ALLIANZ POLICY WORDINGS.

Part 1 consists of the policy wordings for the Master Policies issued by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, of 74 High Street, Toowong, QLD 4066 (“Allianz Global Assistance”) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (“Allianz”) for:

• Overseas travel and medical insurance,
• Transport accident cover, and
• Rental excess cover

PART 1

ALLIANZ POLICY WORDINGS.

OVERSEAS TRAVEL AND MEDICAL INSURANCE, TRANSPORT ACCIDENT COVER AND RENTAL EXCESS COVER

IMPORTANT INFORMATION

Part 1 of this booklet contains the policy wordings for the:

• Overseas travel and medical insurance Master Policy (the Travel Master Policy)
• Transport accident cover Master Policy (the Transport Master Policy)
• Rental excess cover Master Policy (the Rental Excess Master Policy)

(collectively the Master Policies)

The benefit of cover under the Master Policies is provided to you under master policy arrangements between Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of Level 9, 833 Collins Street, Docklands, VIC, 3008 (“ANZ”, “Insured”) and AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, of 74 High Street, Toowong, QLD 4066 (“Allianz Global Assistance”)
under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (“Allianz”).

Any person seeking to access the cover under any of the Master Policies needs to read this booklet carefully to decide if the cover meets their needs and will cover their potential loss. It is an important document so please keep it in a safe place for future reference.

WHO PROVIDES THESE MASTER POLICIES?

INSURER

These Master Policies are issued and managed by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance, of 74 High Street, Toowong, QLD 4066 (“Allianz Global Assistance”) under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (“Allianz”).

For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Master Policy on behalf of Allianz. In this booklet Allianz Global Assistance may also be expressed as “Allianz Global Assistance”, “we”, “us” or “our”.

INSURED

Allianz Global Assistance has issued the Master Policies on behalf of Allianz to ANZ.

ANZ is not the issuer of the Master Policies and neither ANZ nor any of its related corporations guarantee any of the benefits under the Policy. Neither ANZ nor any of its related corporations are authorised representatives (under the Corporations Act 2001 (Cth)) of Allianz or Allianz Global Assistance.

ABOUT THE MASTER POLICIES

ANZ has taken out the Master Policies under a master policy arrangements with Allianz for the period of insurance. The cover under the Master Policies is provided to you if you meet the eligibility criteria and by operation of section 48 of the Insurance Contracts Act 1984 (Cth). ANZ does not receive any commission or remuneration from Allianz or Allianz Global Assistance for arranging the Master Policies. Each of the Master Policies must be read separately as they contain terms, conditions, limits and exclusions which are specific to each policy.
ANZ or Allianz may terminate the Master Policies at any time. ANZ will provide written notification to you if this occurs. Purchases made after the effective date and in accordance with the Master Policies before the date of termination of the cover is given will be covered under the relevant Master Policy. Purchases made after the date of termination will not be eligible for cover under the Master Policy.

LETTER OF ELIGIBILITY

A letter of eligibility sets out:

• the Allianz / ANZ Premium Cards Insurances policy number for the Travel Master Policy, the Transport Master Policy or Rental Excess Master Policy (as applicable); and
• the eligibility criteria which you must have met at the time of loss or damage if you seek to make a claim under a particular cover.

If you would like a letter of eligibility, please contact Allianz Global Assistance.

FOR MORE INFORMATION OR TO MAKE A CLAIM

Please take the time to read through this booklet and if you have any questions, need more information or to make a claim, please contact:

Allianz Global Assistance

Phone: 1300 135 271 (Toll free) (Office hours Monday to Friday 9am to 5pm AEST, except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges.)

Email: ANZTravelTeam@allianz-assistance.com.au

Postal address: Locked Bag 3014, Toowong DC, QLD 4066

Additional copies of this document can be obtained by phoning 13 22 73 or online at www.anz.com
ALLIANZ GLOBAL ASSISTANCE CONTACT DETAILS

If you are overseas and need assistance, Allianz Global Assistance are on call 24 hours a day, 7 days a week. The following numbers are toll free from a landline. Calls from mobiles will be at your cost.

<table>
<thead>
<tr>
<th>Country</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>1800 010 075</td>
</tr>
<tr>
<td>Canada</td>
<td>1800 214 5514</td>
</tr>
<tr>
<td>China North</td>
<td>10800 610 0434</td>
</tr>
<tr>
<td>China South</td>
<td>10800 261 1323</td>
</tr>
<tr>
<td>France</td>
<td>0800 905 823</td>
</tr>
<tr>
<td>Germany</td>
<td>0800 182 7635</td>
</tr>
<tr>
<td>Greece</td>
<td>0800 611 4107</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800 900 389</td>
</tr>
<tr>
<td>India</td>
<td>00080 0610 1108</td>
</tr>
<tr>
<td>Indonesia</td>
<td>0018 036 1098</td>
</tr>
<tr>
<td>Italy</td>
<td>800 787 451</td>
</tr>
<tr>
<td>Japan</td>
<td>0066 3386 1052</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800 815 102</td>
</tr>
<tr>
<td>Netherlands</td>
<td>08000 0232 683</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0800 778 103</td>
</tr>
<tr>
<td>Singapore</td>
<td>800 616 2187</td>
</tr>
<tr>
<td>Spain</td>
<td>900 996 115</td>
</tr>
<tr>
<td>Switzerland</td>
<td>0800 561 361</td>
</tr>
<tr>
<td>Thailand</td>
<td>001 800 612 1082</td>
</tr>
</tbody>
</table>
If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below:

Phone: +61 7 3305 7465 (reverse charges)
Fax: + 61 7 3305 7005
Within Australia: 1800 010 075
Email: medical@allianz-assistance.com.au

SIGNIFICANT RISKS

These Policies may not match your expectations.
The cover provided by the Master Policies may not match your expectations (for example, because an exclusion applies). You should therefore read the terms and conditions of each of the covers provided. Please ask us if you are unsure about any aspect of the Master Policies.

Are you sure you have the right level of cover?
You need to make sure the limits of cover are appropriate for your needs. Otherwise you may be under insured and have to bear part of any loss that exceeds the limits yourself. Please refer to the applicable limits as set out in the schedule of benefits and the terms and conditions of each Master Policy.

A claim may be refused
We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the conditions set out in the Master Policies, if you make a misrepresentation, or if you make a fraudulent claim.

THE TRAVEL MASTER POLICY

Some of the significant risks which are specific to the Travel Master Policy are set out below.

Unattended luggage, business items and personal effects
There is no cover for luggage, business items and personal effects that are left unattended. Please refer to the definition of unattended in the Master Policy terms and conditions and "What is not covered?" under Section C1 Luggage and personal effects.
Medical and ancillary costs
There is no cover for any medical, dental or ancillary expenses incurred within Australia. Refer to Section A Overseas medical and dental expenses in the Master Policy terms and conditions.

Non travellers
There is no cover for any costs incurred due to the illness, injury or death of any person who is not a member of your travelling party or who is 80 years of age or over at the time of activation of any cover.

THE TRANSPORT MASTER POLICY
Some of the significant risks which are specific to the Transport Master Policy are set out below.

Unlicensed transport operators
There is no cover under this Master Policy whilst travelling on an aeroplane, tourist bus, train or ferry that is not licensed by the local regulatory authority to carry fare paying passengers.

THE RENTAL EXCESS MASTER POLICY
Some of the significant risks which are specific to the Rental Excess Master Policy are set out below.

Have you complied with the conditions of the Rental Agreement?
There is no cover under the Master Policy where your use of the rental vehicle is in breach of the conditions of the vehicle rental agreement or you are required to pay more than the collision excess.

OTHER IMPORTANT INFORMATION

GST
If we agree to pay a claim under any of the Master Policies, the amount we pay covers GST inclusive costs (up to the relevant limit set out in the schedule of benefits). However, we will reduce any claim payment by any input tax credit you are or would be entitled to for the repair or replacement of insured property or for other things covered by any of the Master Policies.
PRIVACY

To arrange and manage these covers, we (in this Privacy Notice "we", "our" and "us" means AWP Australia Pty Ltd trading as Allianz Global Assistance and it's duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as ANZ, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.
When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints please see our privacy policy available on request or via: www.allianzworldwidepartners.com.au under the Privacy and Security link.

Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.
RESOLVING COMPLAINTS & DISPUTES

We are committed to providing you with quality products and delivering the highest level of service. We also know that sometimes there might be something about our products or service that you are not totally happy about.

Contacting us
We have a complaints and dispute resolution procedure which undertakes to answer your complaint within fifteen (15) working days. If you would like to make a complaint, or to lodge a dispute, you can contact us on:

Phone: 1300 135 271 (Office Hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges.)

Email: cardclaimcomplaints@allianz-assistance.com.au

Post: Dispute Resolution Department
Allianz Global Assistance
Locked Bag 3014,
Toowong DC, QLD 4066

Still not resolved?
If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body, subject to its terms of reference.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there will be no cost to you. We are bound by FOS decisions - but you are not. If you wish to access FOS, you can contact them:

Phone: 1800 367 287 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email: info@fos.org.au

Online: www.fos.org.au
GENERAL INSURANCE CODE OF PRACTICE

Allianz is a signatory to the General Insurance Code of Practice.

The Code aims to:

• promote more informed relations between insurers and their customers;
• improve consumer confidence in the general insurance industry;
• provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
• commit insurers and the professionals they rely upon to higher standards of customer service.


SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of the Master Policies where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

SCHEDULES OF BENEFITS

This is a summary of cover only. You must refer to the terms and conditions of each Master Policy for all of the terms, conditions, limits and exclusions.

Values shown in the following tables represent the maximum sum insured in Australian dollars. Please note, not all benefits and benefit amounts are shown. In some cases sub-limits apply or the benefits may not be available to you. Please read the entire terms and conditions of each Master Policy to ensure the cover of each Master Policy meets your requirements.
## Travel Master Policy schedule of benefits

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefits</th>
<th>Sum insured per cardholder</th>
<th>Excess per event</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong></td>
<td><strong>Overseas medical and dental expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A1</td>
<td>Overseas medical and dental expenses</td>
<td>$ Unlimited (except for dental treatment limited to $2,000)</td>
<td>$250</td>
</tr>
<tr>
<td>A2</td>
<td>Medical evacuation and repatriation</td>
<td>$ Unlimited</td>
<td>$250</td>
</tr>
<tr>
<td>A3</td>
<td>Hospital compensation</td>
<td>$8,000 (plus $500 if due to mugging)</td>
<td>$Nil</td>
</tr>
<tr>
<td>A4</td>
<td>Critical illness or injury - emergency travel expenses for a companion</td>
<td>$ Unlimited</td>
<td>$Nil</td>
</tr>
<tr>
<td>A5</td>
<td>Post hospital accommodation</td>
<td>$500</td>
<td>$Nil</td>
</tr>
<tr>
<td>A6</td>
<td>Dental expenses due to sudden and acute pain</td>
<td>$2,000</td>
<td>$250</td>
</tr>
<tr>
<td>Section</td>
<td>Benefits</td>
<td>Sum insured per cardholder</td>
<td>Excess per event</td>
</tr>
<tr>
<td>---------</td>
<td>----------</td>
<td>---------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td><strong>B</strong></td>
<td><strong>Cancellation and additional expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B1</strong></td>
<td>Cancellation or trip deferment costs</td>
<td>Up to $25,000 per event (except agent’s fees up to a maximum of $2,000 and reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect your travel arrangements up to a maximum of $1,000.)</td>
<td>$250</td>
</tr>
<tr>
<td><strong>B2</strong></td>
<td>Emergency travel arrangements and accommodation expenses</td>
<td>Up to $25,000 per event (except $500 for meals and $250 for internet and telephone calls)</td>
<td>$250</td>
</tr>
<tr>
<td><strong>B3</strong></td>
<td>Loss of reward points</td>
<td>Up to $25,000 per event</td>
<td>$250</td>
</tr>
<tr>
<td><strong>B4</strong></td>
<td>Non-medical evacuation and repatriation</td>
<td>Up to $25,000 per event</td>
<td>$250</td>
</tr>
<tr>
<td>Section</td>
<td>Benefits</td>
<td>Sum insured per cardholder</td>
<td>Excess per event</td>
</tr>
<tr>
<td>---------</td>
<td>----------</td>
<td>---------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td><strong>Section C</strong></td>
<td><strong>Luggage, business items and personal effects</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maximum total limit for all benefits combined, subject to specific item sub limits below</td>
<td>$12,000</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td><strong>C1 Luggage and personal effects</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Computer, cameras &amp; video camera</td>
<td>$4,000</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>Any other item</td>
<td>$1,000</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td><strong>C2 Emergency luggage</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>After 10 hours</td>
<td>$500</td>
<td>$Nil</td>
</tr>
<tr>
<td></td>
<td>After 72 hours</td>
<td>$1,000</td>
<td>$Nil</td>
</tr>
<tr>
<td></td>
<td><strong>C3 Replacement golf and surf equipment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$200</td>
<td>$Nil</td>
</tr>
<tr>
<td></td>
<td><strong>C4 Replacement passports and travel documents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$3,000</td>
<td>$Nil</td>
</tr>
<tr>
<td></td>
<td><strong>C5 Fraudulent use of credit or debit cards</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$3,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>Section</td>
<td>Benefits</td>
<td>Sum insured per cardholder</td>
<td>Excess per event</td>
</tr>
<tr>
<td>---------</td>
<td>----------</td>
<td>---------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td><strong>Section D</strong></td>
<td>Extra travel cover</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1</td>
<td>Travel delay</td>
<td>$2,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>D2</td>
<td>Missed connection - special events</td>
<td>$2,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>D3</td>
<td>Resumption of authorised overseas business trip</td>
<td>$3,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>D4</td>
<td>Withdrawal of services</td>
<td>$500</td>
<td>$Nil</td>
</tr>
<tr>
<td>D5</td>
<td>Hijacking</td>
<td>$ Unlimited</td>
<td>$Nil</td>
</tr>
<tr>
<td>D6</td>
<td>Emergency accommodation due to terrorism</td>
<td>$3,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>D7</td>
<td>Domestic pets</td>
<td>$500</td>
<td>$Nil</td>
</tr>
<tr>
<td><strong>Section E</strong></td>
<td>Rental vehicle expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E1</td>
<td>Rental vehicle insurance excess</td>
<td>$5,000</td>
<td>$Nil</td>
</tr>
<tr>
<td>E2</td>
<td>Return of rental vehicle</td>
<td>$750</td>
<td>$Nil</td>
</tr>
</tbody>
</table>
### Section F
**Accidental death, permanent disability and loss of income**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Sum insured per cardholder</th>
<th>Excess per event</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>F1 Accidental death</strong></td>
<td>$50,000</td>
<td>$Nil</td>
</tr>
<tr>
<td><strong>F2 Funeral expenses or repatriation of remains</strong></td>
<td>$25,000</td>
<td>$Nil</td>
</tr>
<tr>
<td><strong>F3 Total permanent disability</strong></td>
<td>$50,000</td>
<td>$Nil</td>
</tr>
<tr>
<td><strong>F4 Loss of income</strong></td>
<td>$10,000</td>
<td>$Nil</td>
</tr>
</tbody>
</table>

### Section G
**Personal liability and legal expenses**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Sum insured per cardholder</th>
<th>Excess per event</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G1 Personal liability</strong></td>
<td>$3,000,000</td>
<td>$Nil</td>
</tr>
<tr>
<td><strong>G2 Legal expenses</strong></td>
<td>$15,000</td>
<td>$Nil</td>
</tr>
</tbody>
</table>

*Per participating cardholder and/or accompanying spouse (including any accompanying dependent children)*

**In the Travel Master Policy:**

- There is no cover for any medical, dental or ancillary costs incurred within Australia. Refer to Section A “Overseas medical and dental expenses” in the Master Policy terms and conditions.

- Subject to the above limits and general exclusions, the Overseas Travel and Medical Insurance provides cover in Norfolk Island, Lord Howe Island, the Cocos Island, Christmas Island and for domestic air travel (when connecting to overseas travel) under sections B, C, D, E, F, and G.

- Domestic air travel required to connect with overseas travel or domestic air travel forming part of the overseas travel will be regarded as overseas travel as long as the connecting
flight is within 48 hours from the departure date. However medical, hospital, dental and ancillary expenses are not covered within Australia.

**Transport Master Policy schedule of benefits**

<table>
<thead>
<tr>
<th>Transport accident injury resulting in:</th>
<th>Sum insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of life</td>
<td>$750,000 except for a dependent child where the maximum payable is $20,000</td>
</tr>
<tr>
<td>Loss of both hands or both feet</td>
<td>$375,000</td>
</tr>
<tr>
<td>Loss of one hand and one foot</td>
<td>$375,000</td>
</tr>
<tr>
<td>Loss of entire sight of both eyes</td>
<td>$375,000</td>
</tr>
<tr>
<td>Loss of entire sight of one eye and one hand or one foot</td>
<td>$375,000</td>
</tr>
<tr>
<td>Loss of one hand or one foot</td>
<td>$175,000</td>
</tr>
<tr>
<td>Loss of entire sight of one eye</td>
<td>$175,000</td>
</tr>
</tbody>
</table>

**Rental Excess Master Policy schedule of benefits**

<table>
<thead>
<tr>
<th>Sum insured</th>
<th>Policy excess per event</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental vehicle collision excess (pages 63-72)</td>
<td>$5,000</td>
</tr>
</tbody>
</table>
OVERSEAS TRAVEL AND MEDICAL INSURANCE TERMS AND CONDITIONS

“TRAVEL MASTER POLICY”

Our agreement with ANZ
The Travel Master Policy is a legal contract between ANZ and us and must be read in conjunction with the schedule of benefits. ANZ pays us the premium, and we provide eligible persons with access to the benefit of cover under the Travel Master Policy.

Activating cover under this Travel Master Policy
This section describes whether you are eligible, and what you must do, to activate cover under the Travel Master Policy.

1. Activation of Cover
To activate cover under the Travel Master Policy for your trip you must meet the eligibility criteria.

2. Eligibility criteria
To meet the eligibility criteria you are:

(a) (i) a current participating cardholder; or
(ii) the spouse or child of a participating cardholder who is on the trip with that participating cardholder; and

(b) an Australian citizen or resident of Australia; or

(c) the holder of a visa which:
   (i) authorises you to live and work in Australia; and
   (ii) requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
   (iii) has more than three months validity beyond the scheduled return date to Australia for any trip;

and you have spent at least 75% of your time in Australia:

(iv) in the 12 months before you went on your trip; or

(v) if you have been in Australia less than 12 months before going on your trip, since you became a permanent resident or visa holder; and

(d) eighty (80) years of age or under on the day you activated cover; and you
(e) have a ticket to return you to Australia; and

(f) used a participating card account before you went on your trip to purchase at least AUD$250* in total (inclusive of taxes and other charges) of:

(i) transport costs (airfares and/or cruise); and/or

(ii) land content (tours, hire cars or other hired transport and accommodation),

for you and for your spouse and child who are on that trip with you.

If you have satisfied all of the above criteria then you will be automatically considered to have activated cover.

However, in the event of a claim, we require that you provide us with evidence that you met these criteria. If you have not met the above criteria you will not be eligible for cover under any section of the Travel Master Policy.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

ABOUT YOUR RIGHT OF ACCESS TO COVER

ANZ has taken out the Travel Master Policy and has done so under a master policy arrangement with Allianz for the period of insurance. The cover under the Travel Master Policy is provided to you at no additional cost and ANZ does not receive any commission or remuneration from Allianz or Allianz Global Assistance for arranging the Travel Master Policy.

Access to the Travel Master Policy is provided to you if you meet the eligibility criteria and is provided to you solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the Travel Master Policy, only ANZ (as the contracting insured) and Allianz can do this. If ANZ or Allianz do so, we do not need to obtain your consent.

We also do not provide you with any notices in relation to the Travel Master Policy as you are not a contracting insured. We only send notices to ANZ which is the only entity we have contractual obligations to under the Travel Master Policy.

You are not obliged to accept any of the benefits of the Travel Master Policy but if you wish to make a claim, you will be bound by the terms, conditions, limitations and exclusions set out in the Travel Master Policy terms and conditions.
Neither Allianz nor ANZ hold the Travel Master Policy or the benefits provided under it on trust or for your benefit or on your behalf.

**ANZ DOES NOT:**

- act on behalf of us or you in relation to the Travel Master Policy;
- provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
- receive any remuneration or other benefits from us.

If you are seeking access to the benefit of the Travel Master Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice. Nothing prevents you from entering into other arrangements regarding insurance.

ANZ or Allianz may terminate or amend the Travel Master Policy at any time and if this happens ANZ will provide written notification to you. Notice will be deemed to take effect either:

(a) on the third day after the date of the notice; or
(b) in the event that you are on a trip and cannot be contacted, immediately upon your return to your place of residence following your trip.

The general exclusions and Claim Procedures set out in this booklet also apply to any claim you make.

We will not pay any more than the sum insured for each section set out in the schedule of benefits.
GENERAL DEFINITIONS

There are some words in the Travel Master Policy terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

<table>
<thead>
<tr>
<th>Word or term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable limit(s)</td>
<td>The sum insured specified in the schedule of benefits.</td>
</tr>
<tr>
<td>Allianz</td>
<td>Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705.</td>
</tr>
<tr>
<td>Allianz Global Assistance</td>
<td>AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.</td>
</tr>
<tr>
<td>Carrier(s)</td>
<td>The scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.</td>
</tr>
<tr>
<td>Child or children</td>
<td>Your child or children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 21 years of age on the date your cover is activated and who are financially dependent on you during the trip.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
</tr>
<tr>
<td>------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Claims procedures</strong></td>
<td>Procedures which are set out on page 80 of Part 1 of the Allianz policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.</td>
</tr>
<tr>
<td><strong>Electronic equipment</strong></td>
<td>Portable game consoles, portable media players, and satellite navigation units.</td>
</tr>
<tr>
<td><strong>Existing medical condition(s)</strong></td>
<td>Refer to the section titled ‘Existing medical conditions’ on page 29.</td>
</tr>
<tr>
<td><strong>Financial default</strong></td>
<td>The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers, or any other form of insolvency administration of any person, company, or organisation.</td>
</tr>
<tr>
<td><strong>General exclusions</strong></td>
<td>The general exclusions which are set out on page 33 of Part 1 of the Allianz policy wordings.</td>
</tr>
<tr>
<td><strong>Home in Australia</strong></td>
<td>Your usual residential address in Australia. If you do not travel directly to your home in Australia at the completion of your trip, it means your point of arrival, or an Australian hospital if we repatriate you.</td>
</tr>
<tr>
<td><strong>Injury</strong></td>
<td>Bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.</td>
</tr>
<tr>
<td><strong>Medically necessary</strong></td>
<td>Treatment that is appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn’t for your convenience or the provider’s convenience.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Mental illness</td>
<td>A condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, psychosis, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.</td>
</tr>
<tr>
<td>Overseas</td>
<td>Outside of Australia and its territories, including any cruise that has a scheduled stop at an international port.</td>
</tr>
</tbody>
</table>
| Participating card account | A valid:  
  – ANZ Frequent Flyer Platinum; or  
  – ANZ Rewards Platinum; or  
  – ANZ Rewards Travel Adventures; or  
  – ANZ Low Rate Platinum; or  
  – ANZ Platinum; or  
  – ANZ Frequent Flyer Black; or  
  – ANZ Rewards Black credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, injury, loss or damage which would allow you to claim under the Travel Master Policy. |
| Participating cardholder | Means a person who ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account. |
In relation to different types of benefits, the following applies:

1. The cancellation benefit under the Travel Master Policy starts from the date you activated your cover in accordance with the eligibility criteria.

2. All other benefits under the Travel Master Policy commence when you leave your home in Australia to start your trip up to a maximum period of 6 continuous months.

3. All cover under the Travel Master Policy ceases when the first of the following happens:
   (a) you complete your trip; or
   (b) you return to your home in Australia; or
   (c) your trip has exceeded 6 months.

If something happens for which you can claim under any of the sections of the Travel Master Policy, and this causes you to extend your trip, cover under this policy will continue until you can reasonably complete your trip.

<table>
<thead>
<tr>
<th>Word or term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of Insurance</td>
<td>In relation to different types of benefits, the following applies:</td>
</tr>
<tr>
<td></td>
<td>1. The cancellation benefit under the Travel Master Policy starts from the date you activated your cover in accordance with the eligibility criteria.</td>
</tr>
<tr>
<td></td>
<td>2. All other benefits under the Travel Master Policy commence when you leave your home in Australia to start your trip up to a maximum period of 6 continuous months.</td>
</tr>
<tr>
<td></td>
<td>3. All cover under the Travel Master Policy ceases when the first of the following happens:</td>
</tr>
<tr>
<td></td>
<td>(a) you complete your trip; or</td>
</tr>
<tr>
<td></td>
<td>(b) you return to your home in Australia; or</td>
</tr>
<tr>
<td></td>
<td>(c) your trip has exceeded 6 months.</td>
</tr>
<tr>
<td></td>
<td>If something happens for which you can claim under any of the sections of the Travel Master Policy, and this causes you to extend your trip, cover under this policy will continue until you can reasonably complete your trip.</td>
</tr>
<tr>
<td>Personal computer</td>
<td>Laptops, notebooks, tablet PCs, personal digital assistants (PDA’s), smart phones, and any other hand-held wireless devices that have the capacity to convey data or information.</td>
</tr>
<tr>
<td>Point of arrival</td>
<td>An airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.</td>
</tr>
<tr>
<td>Point of departure</td>
<td>An airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Primary cardholder</strong></td>
<td>Means the person(s) in whose name(s) the participating card account is opened.</td>
</tr>
<tr>
<td><strong>Professional sporting activity</strong></td>
<td>An activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sportsperson.</td>
</tr>
<tr>
<td><strong>Relative(s)</strong></td>
<td>Is limited to a relative of yours, or a relative of a member of the travelling party, who is a resident in Australia or New Zealand. It means a spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancé or fiancée, guardian, aunt, uncle, niece or nephew.</td>
</tr>
<tr>
<td><strong>Rental vehicle</strong></td>
<td>Any car, campervan, motorcycle or boat you rent from a licensed rental company and for which you have a signed contract with that company.</td>
</tr>
<tr>
<td><strong>Repatriate(d) or repatriation</strong></td>
<td>Travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.</td>
</tr>
<tr>
<td><strong>Resident(s) of Australia</strong></td>
<td>Someone who currently resides in Australia and is eligible for an Australian Medicare card.</td>
</tr>
<tr>
<td><strong>Scheduled public transport</strong></td>
<td>A public transport system that runs to a timetable.</td>
</tr>
<tr>
<td><strong>Schedule of benefits</strong></td>
<td>The Travel Master Policy schedule of benefits which is set out in Part 1 of these policy wordings.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
</tr>
<tr>
<td>---------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Spouse</td>
<td>A legal or de facto spouse or a partner with whom you are in a permanent relationship. We may ask for proof of the marriage or permanent relationship.</td>
</tr>
<tr>
<td>Terrorist act</td>
<td>An act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.</td>
</tr>
<tr>
<td>Total permanent disability</td>
<td>You have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.</td>
</tr>
<tr>
<td>Travelling party</td>
<td>You and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.</td>
</tr>
<tr>
<td>Travel Master Policy</td>
<td>Part 1 – Allianz policy wordings and the Overseas Travel and Medical Insurance Master Policy which has been issued to ANZ. The benefit of cover under the Travel Master Policy is provided to persons who meet the eligibility criteria and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).</td>
</tr>
<tr>
<td>Trip(s)</td>
<td>The period begins on the date of departure from your home in Australia and ends when you return to your home in Australia.</td>
</tr>
</tbody>
</table>
**Word or term** | **Meaning**
---|---
**Unattended** | Leaving your luggage or personal effects either with a person you have not previously met, or in a public place where it can be taken without your knowledge, or at a distance from which you cannot prevent it from being taken.

**We, our(s), us** | Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

**You and your** | A person who has activated cover under the Travel Master Policy.

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**EXISTING MEDICAL CONDITIONS**

**What is an existing medical condition?**

An **existing medical condition** is:

1. any chronic, metastatic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease which:
   (a) you were aware of;
   (b) you should reasonably have been aware of; or
   (c) in the 12 months before you activated cover;
      (i) was medically documented; or
      (ii) was under investigation.

2. any physical or medical condition (including pregnancy), defect, illness or disease for which:
   (a) symptoms were apparent in the 12 months before you activated cover; or
   (b) treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental practitioner in the 60 days before you activated cover.

Points 1 and 2 above apply irrespective of whether or not a diagnosis of the condition, illness or disease has been made.
What is not an existing medical condition?

An existing medical condition is not a condition which:

1. we have agreed in writing to cover for (see ‘Applying for cover for an existing medical condition’ below); or

2. is a covered condition (see ‘Conditions which are covered automatically’ below).

Applying for cover for an existing medical condition

You can apply to Allianz Global Assistance to provide cover for an existing medical condition(s) by contacting them on 1300 135 271 before you depart on a trip.

If Allianz Global Assistance agree to cover all or part of your existing medical condition(s) you must pay them a $75 administration fee per person and then they will send you a Medical Terms of Cover letter which sets out:

1. the existing medical condition we have agreed to cover;
2. the period the cover is provided for; and
3. any special conditions or exclusions which apply to the cover.

Example 1 – Heart condition

Do I have to apply for cover for my heart condition?

Yes. Please contact Allianz Global Assistance so that they can conduct an assessment.

Example 2 – High blood pressure

I have high blood pressure, do I have to apply for cover?

No, provided that your high blood pressure is stable and you are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations.

Conditions which are covered automatically

The covered conditions in the table below are not existing medical conditions provided that:

1. the condition is stable; and
2. the person with the condition is not:
   (a) awaiting treatment; or
   (b) on a hospital waiting list; or
   (c) awaiting results of medical tests or investigations.
<table>
<thead>
<tr>
<th>Covered conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acne</td>
</tr>
<tr>
<td>Allergies</td>
</tr>
<tr>
<td>Anaemia</td>
</tr>
<tr>
<td>Asthma but not if you:</td>
</tr>
<tr>
<td>(a) are over 60 years of age, or</td>
</tr>
<tr>
<td>(b) in the 12 months before you activated cover for the trip, have required cortisone medication (except cortisone medication taken by inhaler or puffer), or have been hospitalised (including as an outpatient).</td>
</tr>
<tr>
<td>Bell's palsy</td>
</tr>
<tr>
<td>Benign breast cysts</td>
</tr>
<tr>
<td>Bunions</td>
</tr>
<tr>
<td>Carpal tunnel syndrome</td>
</tr>
<tr>
<td>Cataracts</td>
</tr>
<tr>
<td>Coeliac disease</td>
</tr>
<tr>
<td>Diabetes mellitus (Types 1 and 2), but not if you:</td>
</tr>
<tr>
<td>(a) were diagnosed in 12 months before you activated cover for a trip;</td>
</tr>
<tr>
<td>(b) have any known cardiovascular, hypertensive, vascular disease, related kidney, eye or neuropathy complications.</td>
</tr>
<tr>
<td>Ear grommets</td>
</tr>
<tr>
<td>Epilepsy, but not if you:</td>
</tr>
<tr>
<td>(a) had a seizure; or</td>
</tr>
<tr>
<td>(b) required more than 1 anti-seizure medication; Goitre, hypothyroidism, Hashimotos disease, Graves disease</td>
</tr>
<tr>
<td>Gout</td>
</tr>
<tr>
<td>Hiatus hernia/gastro-oesophageal reflux disease, Peptic ulcer disease</td>
</tr>
<tr>
<td>Condition</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>High blood pressure (Hypertension)</td>
</tr>
<tr>
<td>High cholesterol (Hypercholesterolaemia)</td>
</tr>
<tr>
<td>High lipids (Hyperlipidaemia)</td>
</tr>
<tr>
<td>Insulin resistance or impaired glucose tolerance</td>
</tr>
<tr>
<td>Incontinence</td>
</tr>
<tr>
<td>Menopause</td>
</tr>
<tr>
<td>Migraines but not if <strong>you</strong> have been hospitalised 12 months before <strong>you</strong> activated cover for a <strong>trip</strong></td>
</tr>
<tr>
<td>Nocturnal cramps</td>
</tr>
<tr>
<td>Osteoporosis, but not if <strong>you</strong>:</td>
</tr>
<tr>
<td>(a) have ever fractured a bone;</td>
</tr>
<tr>
<td>(b) require more than 1 medication; or</td>
</tr>
<tr>
<td>(c) suffer any back pain.</td>
</tr>
<tr>
<td>Plantar fasciitis</td>
</tr>
<tr>
<td>Pregnancy related illnesses but not if :</td>
</tr>
<tr>
<td>(a) <strong>you</strong> are more than 26 weeks gestation on the date <strong>you</strong> depart for a <strong>trip</strong>;</td>
</tr>
<tr>
<td>(b) there have been complications in this pregnancy or any previous pregnancy;</td>
</tr>
<tr>
<td>(c) <strong>you</strong> used artificial reproductive techniques (including IVF) to conceive.</td>
</tr>
<tr>
<td>Raynaud's disease</td>
</tr>
<tr>
<td>Trigeminal neuralgia</td>
</tr>
<tr>
<td>Trigger finger</td>
</tr>
<tr>
<td>Routine screening tests where no underlying disease has been detected</td>
</tr>
</tbody>
</table>
GENERAL EXCLUSIONS

These are the general exclusions which apply to all sections of the Travel Master Policy. You should read them, together with the cover and the specific exclusions referred to under each section.

There is no cover under any section of the Travel Master Policy for any claim arising directly or indirectly because of any of the following:

1. you travel:
   (a) even though you know you are unfit to travel; or
   (b) against medical advice; or
   (c) when you know you will have to consult a medical practitioner; or
   (d) for the purpose of obtaining medical advice or treatment.

2. you failed to maintain a course of treatment you were on at the time your trip commenced.

3. (a) your existing medical condition(s);
   (b) an existing medical condition of a member of your travelling party, relatives, business colleagues or any other person you have a relationship with whose state of health could affect your travel plans;

Exclusion 3(a) will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any required assessment fee we asked for, or the medical condition is one that is automatically covered.

4. your mental illness or the mental illness of a member of your travelling party.

5. illness, injury or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the activation of cover for any trip.

6. the birth of a child, whatever the proximate cause is.
   (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to and including 26 weeks gestation).

7. your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.

9. the illness, injury or death of a person who is not a member of your travelling party and is 80 years of age or over at the time of activation of cover for any trip.

10. a member of the travelling party decides to alter their plans or not to continue with the trip.

11. you or any member of the travelling party:
   (a) intentionally or recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
   (b) deliberately injures themselves; or
   (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
   (d) suffers HIV with AIDS related infection or illness; or
   (e) takes part in a riot or civil commotion; or
   (f) acts maliciously; or
   (g) hunts, plays polo, races (except amateur racing on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
   (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
   (i) participates in, or trains for, a professional sporting activity; or
   (j) scuba dives unless they hold an open water diving licence or were diving under licensed instruction; or
   (k) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in their country of residence, or with an engine capacity greater than 250cc; or
   (l) rides a 4 wheel motor cycle even as a pillion passenger.

12. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers’ compensation scheme, travel
compensation fund or accident compensation scheme. **We** will not pay for private medical care when reciprocal health cover is available and accessible. In any case, **we** will only pay for private medical care where approval has been given by **Allianz Global Assistance**.

13. any expenses or costs which:
   (a) are considered to be "**Health Insurance business**" as defined within the Private Health Insurance Act 2007 (Cth) and its regulations; or
   (b) **we** are prohibited from paying under the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth), Private Health Insurance Act 2007 (Cth) or any other applicable legislation (whether in Australia or not).

14. any expenses or costs which are prohibited by law from paying within Australia or the country in which a claim occurs.

15. any consequential loss or loss of enjoyment.

16. a loss caused by, or in any way connected with a criminal or dishonest act by **you** or by a person with whom **you** are in collusion.

17. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection.

18. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.

19. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation. This exclusion does not apply where **you** are confined in compulsory quarantine.

20. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government, or any government not allowing **you** to enter or to stay in that country.

21. any **terrorist act**. This exclusion does not apply to 'Section A1 Overseas medical and dental expenses', 'Section D5 Hijacking', and 'D6 Emergency accommodation due to terrorism', 'Section C1 Luggage and personal effects',

35
‘Section C2 Business items’ or under ‘Section A2 Medical evacuation and repatriation’ for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.

22. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to ‘Section D1 Travel delay’ or ‘Section D2 Missed connection - special events’.

23. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.

24. you operate a rental vehicle in violation of the rental agreement.

25. the financial default of any person, company or organisation involved in your travel arrangements.

26. credit card conversion fees or any other bank charges.

27. losses incurred if you:

   (a) have not met the activation of cover criteria as detailed in the activating cover under Overseas Travel and Medical Insurance section;

   (b) were over 80 years of age at the time your cover was activated for any trip.

SECTION A - OVERSEAS MEDICAL AND DENTAL EXPENSES

Section A is made up of subsections A1, A2, A3, A4, A5 and A6. Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’, ‘General conditions’ and ‘Claims’ sections of the Travel Master Policy, apply to each subsection.

SECTION A1 - OVERSEAS MEDICAL AND DENTAL EXPENSES

When does the cover begin and end?
The cover under this benefit begins when you commence your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.
What is covered?
We will cover you for:

(a) medical, hospital and ambulance expenses you incur as a result of an illness, injury or death; or

(b) dental treatment expenses you incur as a result of an injury to healthy natural teeth;

that you suffer while you are overseas, or on board a cruise that includes a scheduled stopover at an international port.

We will pay medical and dental expenses which we believe are medically necessary to treat the illness or injury.

Conditions
1. Any treatment you receive must be given by a medical practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practise in the country or jurisdiction where you receive treatment.

2. Where you need treatment for an injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments (up to a limit of $2,000 for dental treatment) without asking us. Any treatments after that must be with our consent. If your claim is denied, there will be no payment for any treatment you chose to have.

3. To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.

4. All expenses under this section must be incurred within 12 months of the date of the illness or injury.

What is not covered?
We do not cover:

1. any medical, hospital, dental or ancillary expenses you incur in Australia. We cannot cover these because we are not allowed to do so by law.

2. any claim under this section because of an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on your trip.

3. any person whose date of birth is after the commencement of your trip.
4. damage to dentures or dental prostheses under this section. Refer to Section C1 “Luggage and personal effects” for cover that may be available.

5. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

6. any existing medical condition unless you have applied for cover for the existing medical condition. Allianz Global Assistance have agreed in writing to cover it and, if applicable, you have paid the administration fee, or the medical condition is one that is automatically covered.

7. ongoing payments under this section if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to or within Australia. If you do not agree to return to your home in Australia we may choose not to make any further payment for medical expenses and associated costs as determined by us.

8. any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay is the applicable limit set out in the schedule of benefits.

The most we will pay for an event solely requiring dental treatment is $2,000.

SECTION A2 - MEDICAL EVACUATION AND REPATRIATION

When does the cover begin and end?
The cover under this section begins when you commence your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if you have to interrupt your trip after it has begun because you have suffered an illness or injury while you are on your trip and, in our opinion, you need to be evacuated or repatriated.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or where we consider to be the nearest suitable alternative. Before we will pay this you must give us written certification from your treating doctor that your evacuation or repatriation is necessary and that you cannot continue your trip.
The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless it is medically justified and you have received our consent. Based on the advice of your treating doctor we will either:

(a) return you to your home in Australia with a medical attendant; or

(b) pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort you in place of a medical attendant; or

(c) return you to your home in Australia without an attendant.

What is not covered?
We will not cover you:

1. if you evacuate or repatriate when it is not medically necessary or without our consent.

2. for any expenses you incur to resume your trip after you have returned to your home in Australia.

3. for more than the cost of repatriation to your home in Australia.

4. for an illness or injury, the signs and symptoms of which you first became aware of after activation of cover and before you went on your trip.

5. for any additional costs for travel you undertake that is not at the fare class that you originally chose, unless it is medically justified, based on the written recommendation from your treating doctor and you have our consent.

6. for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
Cover is unlimited.

SECTION A3 - HOSPITAL COMPENSATION

When does the cover begin and end?
The cover under this section begins when you are hospitalized overseas and ends when you are discharged from hospital.
What is covered?
We will cover you if you are hospitalised overseas for more than 48 continuous hours because of an illness or injury which first happened while you were outside Australia on your trip.

What is the most we will pay?
We will pay $75 for every 24 hours up to a maximum of $8,000. Additionally, where an injury is as a result of a mugging attack that has been reported to police we will pay you $500.

SECTION A4 - CRITICAL ILLNESS OR INJURY - EMERGENCY TRAVEL EXPENSES FOR A COMPANION

When does the cover begin and end?
The cover under this section begins when you are hospitalized overseas and ends when you are discharged from hospital.

What is covered?
We will pay for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised as a direct result of you suffering a sudden life-threatening critical injury or illness during your trip. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is the most we will pay?
Cover is unlimited.

SECTION A5 - POST-HOSPITAL ACCOMMODATION

When does the cover begin and end?
The cover under this section begins when you are discharged from an overseas hospital and ends when your treating doctor deems you are fit to resume your trip, or after 5 days, whichever occurs first.

What is covered?
We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or injury which first happened while you were outside Australia on your trip, and you need accommodation to recover from your illness or injury after you leave hospital. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.
What is not covered?
We will not pay:

1. for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.
2. any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
We will pay the daily amount of $100 up to a maximum of $500.

SECTION A6 - DENTAL EXPENSES DUE TO SUDDEN AND ACUTE PAIN

When does the cover begin and end?
The cover under this section begins when you commence your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for dental treatment expenses you incur overseas to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment is necessary to alleviate your pain. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practise in the country where you receive treatment.

What is not covered?
We do not cover:

1. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. any dental expenses you incur in Australia.
3. any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this section is $2,000.
SECTION B - CANCELLATION AND ADDITIONAL EXPENSES

Section B is made up of subsections B1, B2, B3 and B4. Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’, ‘General conditions’ and ‘Claims’ sections of the Travel Master Policy, apply to each subsection.

SECTION B1 - CANCELLATION OR TRIP DEFERMENT COSTS

When does the cover begin and end?
The cover under this benefit begins from the date your cover is activated and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
If you have to cancel any pre-paid travel arrangements due to any unforeseen or unforeseeable circumstances outside of your control we will pay you up to the applicable limit as set out in the schedule of benefits for the value of the unused travel arrangements, less any refunds due to you, or the reasonable cost of rearranging your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled.

We will also pay the agent’s cancellation fees up to $2,000, when full monies have been paid. If only a deposit has been paid at the time of the cancellation we will pay the agent’s cancellation fees up to the maximum of the deposit. In any event we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

We will also cover you if you make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could affect your travel arrangements. This cover is limited to $1,000.

Conditions
If cancellation is due to an illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your trip.

We will not pay for cancellation or trip deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.
What is not covered?
We will not pay:

1. for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

2. any amount which we have already agreed to pay under another section of the Travel Master Policy.

What is the most we will pay?
The most we will pay is the applicable limit set out in the schedule of benefits.

SECTION B2 - EMERGENCY TRAVEL ARRANGEMENTS AND ACCOMMODATION EXPENSES

When does the cover begin and end?
The cover under this benefit begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for expenses you incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds you are entitled to, if you have to interrupt your trip after it has begun. We will pay the higher of the non-refundable cancellation fees (under section B1) or the additional rearrangement costs that have been incurred as a result of the same event.

Conditions
1. You must not organise any additional travel or accommodation in excess of $2,000 without our express prior consent.

2. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your treating doctor.
What is not covered?
We will not pay:

1. any expenses you incur to resume your trip after you have returned to your home in Australia, except as set out under section D3 “Resumption of trip”.
2. for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
3. accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements, except as set out under Section A5 “Post-hospital accommodation”.
4. where you have made a claim for the same event under any other section of the Transport Master Policy.

What is the most we will pay?
The most we will pay under this section for the reasonable cost of additional meals is $75 for each 24 hour period up to maximum of $500. For additional travel and accommodation the most we will pay you under this benefit is the applicable limit set out in the schedule of benefits. We will also pay you for necessary emergency internet use and telephone calls up to maximum of $250.

SECTION B3 - LOSS OF REWARD POINTS

When does the cover begin and end?
The cover under this benefit begins from the date your cover is activated and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will choose between paying for or reinstatement of lost frequent flyer or similar flight reward points, due to the cancellation of your airline ticket.

The amount we will pay is calculated as follows:

(a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less your financial contribution towards the airline ticket;

(b) multiplied by the total amount of points lost;
(c) divided by the total amount of points redeemed to obtain the airline ticket.

Example:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equivalent class advance purchase airfare</td>
<td>$1,000</td>
</tr>
<tr>
<td>Points lost</td>
<td>5,000</td>
</tr>
<tr>
<td>Points redeemed to obtain original ticket</td>
<td>20,000</td>
</tr>
<tr>
<td>Claimable amount = ( \frac{1,000 \times 5,000}{20,000} )</td>
<td>$250</td>
</tr>
</tbody>
</table>

What is not covered?
We will not provide cover if you can recover your frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?
Cover is unlimited.

**SECTION B4 - NON-MEDICAL EVACUATION AND REPATRIATION**

When does the cover begin and end?
The cover under this section begins when you commence your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if, in our opinion, you need to be evacuated or repatriated during your trip.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or to another destination of our choice.

Conditions
1. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.
2. Any additional travel you undertake must be at the fare class that you originally chose unless you have our consent.
3. You must obtain a refund for any unused prepaid transport which may be due to you for any transport which you will not take if you are evacuated or repatriated. You agree that you will pay that refund to us. If your transport provider does not issue you with a refund, but agrees to provide you with credit, you agree that:

(a) we may use that credit towards your repatriation or evacuation; and

(b) you will take any steps we reasonably require to have that credit applied towards your repatriation or evacuation.

What is not covered?
We do not cover you:

1. if you evacuate or repatriate without our consent.
2. for any expenses you incur to resume your trip after you have returned to your home in Australia.
3. for more than the cost of repatriation to your home in Australia.
4. where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
Cover is unlimited.
SECTION C - LUGGAGE, BUSINESS ITEMS AND PERSONAL EFFECTS

Section C is made up of subsections C1, C2, C3, C4, C5 and C6. Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’, ‘General conditions’ and ‘Claims’ sections of the Travel Master Policy, apply to each subsection.

SECTION C1 - LUGGAGE AND PERSONAL EFFECTS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for each of the following:

1. accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your trip.
3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, your luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, your luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.
What is not covered?

We do not cover:

1. accidental loss or damage to or theft of:
   (a) cash, bank or currency notes, cheques or negotiable instruments;
   (b) fragile or brittle items (e.g., glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
   (c) damage to computer screens at any time, computer software or applications;
   (d) property that is being transported independently of you;
   (e) property that you leave unattended or that occurs because you do not take reasonable care to protect them;
   (f) property for which you are entitled to compensation from the carrier;
   (g) computer, communication or photographic equipment, electronic equipment, jewellery or watches left unattended by you in a motor vehicle or a motorhome for any length of time, even if they are locked in the motor vehicle or motor home;
   (h) property left unattended by you:
      i) during non daylight hours in a motor vehicle or a motorhome for any length of time; or
      ii) in a tent or caravan for any length of time;
   (i) computers, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
   (j) gold or precious metals, precious unset or uncut gemstones;
   (k) trade items, trade samples or your tools of trade or profession;
   (l) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carrier);
   (m) sporting equipment (including surfboards) whilst in use; or
(n) property that has been left in a locked storage facility for greater than 48 hours.

2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.

3. mechanical or electrical breakdown, or malfunction repair costs.

4. any cover where you have made a claim for the same costs under any other section of the Travel Master Policy.

Conditions
If we agree to cover you under this section, we will choose between:

(a) repairing or replacing your items to a condition no better than their condition at the time of loss, damage or theft; or

(b) paying you their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out under the heading “Depreciation” which is set out in the Claims Procedures.

The limits in total, for a camera, video camera or computer, and for any other item are set out in the schedule of benefits.

A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories, a chain and pendant or a set of golf clubs - are only one item for this purpose.

What is the most we will pay?
The most we will pay is the applicable limit set out in the schedule of benefits. We will not pay more than the original price paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

SECTION C2 – EMERGENCY LUGGAGE
When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you commence your return leg to Australia, or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of
10 hours during your trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?
We do not cover:

1. any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.
2. you for purchase of jewellery, perfume, fragrances or alcohol.
3. you on the leg of your trip that returns you to your home in Australia.

What is the most we will pay?
The most we will pay is the applicable limit set out in the schedule of benefits. If after 72 hours your accompanied luggage is still missing, the applicable limit for this benefit is doubled.

SECTION C3 - REPLACEMENT GOLF AND SURF EQUIPMENT

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
If your golf or surf equipment is accidentally lost, delayed or damaged during your trip, we will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $200.
SECTION C4 - REPLACEMENT PASSPORTS AND TRAVEL DOCUMENTS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay for the cost of reissuing or replacing your travel or personal documents, drivers licence, traveller’s cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during your trip.

During your trip we will also cover the reasonable cost of you travelling to the nearest location where the documents can be replaced.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $3,000.

SECTION C5 - FRAUDULENT USE OF CREDIT OR DEBIT CARDS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for the fraudulent use of your credit or debit card if it was accidentally lost or stolen during your trip. You must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?
We do not cover you:

1. if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $3,000.
SECTION D - EXTRA TRAVEL COVER

Section D is made up of subsections D1, D2, D3, D4, D5, D6 and D7.

Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’, ‘General conditions’ and ‘Claims’ sections of the Travel Master Policy, apply to each subsection.

SECTION D1 - TRAVEL DELAY

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if your scheduled public transport from or within Australia or overseas in respect of any individual leg of your trip is delayed for at least 6 hours for a reason outside your control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this section is the applicable limit which is the total of:

(a) the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements; and

(b) up to a maximum of $250 per day for the cost of reasonable additional accommodation and $50 per day for meals.

The most we will pay under this benefit is $2,000.
SECTION D2 - MISSED CONNECTION - SPECIAL EVENTS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if your trip is interrupted by an event that is not anticipated, is unexpected, and outside of your control, and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th wedding anniversary, concert or ticketed sporting event which cannot be delayed as a consequence of your late arrival. We will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $2,000.

SECTION D3 - RESUMPTION OF TRIP

This section is in place of, and not in addition to, any benefit payable under Section B1 “Cancellation or deferment costs”.

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

There is no cover under the Travel Master Policy for any period of time you are in Australia. The Travel Master Policy will recommence when you leave Australia to resume your trip.

What is covered?
We will cover you if you have to return to Australia because of the hospitalisation or death of a relative in Australia during your trip as a direct result of a serious illness initially diagnosed, or serious injury occurring during your trip. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.
However, we will only do so if:

(a) you obtain our consent for the resumption of your trip, and

(b) you have more than 25% of your trip remaining, and

(c) your return overseas occurs prior to the original return date of your original trip, and

(d) no claim due to the same event is made under any other section of the Travel Master Policy.

What is not covered?
We do not cover you:

1. for more than the cancellation costs that would have been incurred on those pre-paid arrangements had you not resumed your trip.

2. for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $3,000.

SECTION D4 - WITHDRAWAL OF SERVICES

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if all electrical and water facilities in your room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your trip.

Conditions
The services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.
What is the most we will pay?
The most we will pay under this benefit is up to $50 for each completed 24 hour period up to a maximum $500.

SECTION D5 - HIJACKING

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if the scheduled public transport on which you are travelling is hijacked during your trip and you subsequently want to cancel your trip and return to your home in Australia. We will pay you for your reasonable additional travel expenses and the cost of pre-paid travel arrangements that you do not use, less any refunds due to you.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
Cover is unlimited.

SECTION D6 - EMERGENCY ACCOMMODATION DUE TO TERRORISM

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you after your trip has begun for expenses you incur for necessary emergency accommodation if your trip is interrupted due to a terrorist act.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this section is a daily benefit of $300 up to a maximum of $3,000.
SECTION D7 – DOMESTIC PETS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for additional kennel or cattery fees for domestic cats and dogs owned by you if you are delayed beyond your original return date because of an event covered under the Travel Master Policy.

What is not covered?
There is no cover for kennel or cattery fees incurred outside Australia or as a result of quarantine regulations.

What is the most we will pay?
The most we will pay under this benefit is up to $150 for each 24-hour period, up to a maximum of $500.

SECTION E – RENTAL VEHICLE EXPENSES

Section E is made up of subsections E1 and E2. Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’ and ‘Claim’ sections of the Travel Master Policy, apply to each subsection.

SECTION E1 - RENTAL VEHICLE INSURANCE EXCESS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for the rental vehicle insurance excess, or the cost of repairing the rental vehicle, whichever is lower, if:
(a) you rent a rental vehicle from a rental company; and
(b) it is damaged by accident, storm, fire or theft; and
(c) you are a nominated driver on the rental vehicle agreement.
Conditions
For this section to apply, the rental vehicle must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?
This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.

We do not cover:
1. your liability resulting out of your use of a mechanically propelled vehicle (e.g. motor vehicle or motor cycle).
2. any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay is the amount set out in the schedule of benefits.

SECTION E2 - RETURN OF RENTAL VEHICLE

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your trip.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $750.
SECTION F - ACCIDENTAL DEATH, PERMANENT DISABILITY AND LOSS OF INCOME

Section F is made up of subsections F1, F2, F3, and F4.

Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’ and ‘Claim’ sections of the Travel Master Policy, apply to each subsection.

SECTION F1 - ACCIDENTAL DEATH

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay your estate if during your trip:

(a) you suffer an injury which results in your death within 12 months of the injury being sustained; or

(b) you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?
1. There is no cover if your death is due to an illness or your suicide.

2. We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay per adult will be $50,000. Cover for each accompanying dependent child is limited to $1,000.
SECTION F2 - FUNERAL EXPENSES OR REPATRIATION OF REMAINS

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay for expenses for your burial or cremation or the transporting of your remains to a funeral home in Australia if you die during your trip.

What is not covered?
We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $25,000.

SECTION F3 - TOTAL PERMANENT DISABILITY

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if during your trip you suffer an injury and as a result of that injury you suffer total permanent disability within 12 months of sustaining the injury.

What is not covered?
1. There is no cover if you suffer total permanent disability as a result of illness or disease.
2. We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is $50,000.
SECTION F4 - LOSS OF INCOME

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you if due to an injury you suffer during your trip, and on the advice of your treating doctor, you are unable to return to your usual place of employment or take up an offer of employment in Australia. The benefit under this section is only payable if you are unable to resume or begin your employment within 30 days of the injury. Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

What is not covered?
1. We will not pay you in respect of the first 30 days after you originally planned to resume work in Australia.
2. We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this benefit is up to $1,666 per month for a maximum period of 6 months.
SECTION G - PERSONAL LIABILITY AND LEGAL EXPENSES

Section G is made up of subsections G1 and G2. Specific terms, conditions, limits and exclusions, as well as the ‘General exclusions’ and ‘Claims’ sections of the Travel Master Policy, apply to each subsection.

SECTION G1 - PERSONAL LIABILITY

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes:

(a) injury to a person who is not a member of your family or travelling party; or

(b) loss or damage to property that is not owned by you or a member of your family or travelling party, or which is not in your or their custody or control.

We will also pay your legal costs in relation to that liability, but only if you get our consent before you take or are involved in any legal action.

What is not covered?
1. There is no cover for any liability:

(a) arising out of or in connection with your trade, business or profession; or

(b) for injury to an employee arising out of, or in the course of, their employment by you; or

(c) arising out of your unlawful, wilful or malicious act; or

(d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or

(e) arising out of you passing on an illness or disease to another person.
2. We do not cover you for any costs where you have made a claim for the same costs under any other section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this section is $3,000,000.

This applicable limit is a combined total for your liability and your costs.

SECTION G2 - LEGAL EXPENSES

When does the cover begin and end?
The cover under this section begins when you leave your home in Australia to start your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal injury or your death occurring during your trip.

Before we will cover you for any legal costs and expenses under this benefit you or your Estate must obtain our express consent in writing and we will have complete control over the selection and appointment of your lawyers and the conduct of the proceedings.

What is not covered?
1. There is no cover for:
   (a) any claims against a travel agent, tour operator, accommodation provider or carrier involved in the arrangement or provision of your travel or accommodation;
   (b) any legal expenses incurred without our written consent;
   (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
   (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
   (e) any claim against any insurance company.

2. We do not cover you for any costs and expenses which we have already agreed to pay under another section of the Travel Master Policy.

What is the most we will pay?
The most we will pay under this section is $15,000.
TRANSPORT ACCIDENT COVER TERMS AND CONDITIONS

“TRANSPORT MASTER POLICY”

OUR AGREEMENT WITH ANZ

The Transport Master Policy is a legal contract between ANZ and us and must be read in conjunction with the schedule of benefits. ANZ pays us the premium, and we provide eligible persons with access to the benefit of cover under the Transport Master Policy.

Activating cover under this Transport Master Policy

This section describes whether you are eligible, and what you must do, to activate cover under the Transport Master Policy.

1. Activation of Cover

To activate cover under the Transport Master Policy for your trip, you must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria, you must:

(a) continue to be a participating cardholder for the duration of your trip;

(b) be a permanent resident of Australia or a person who holds an Australian visa which:
   (i)  authorises you to live and work in Australia; and
   (ii)  requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and
   (iii)  that has more than three months validity beyond the scheduled return date to Australia for any trip; and

(c) have charged the full cost of any trip to the participating card account; and

(d) if you have been an Australian permanent resident or visa holder referred to in paragraph (b) above for at least 12 months, have spent at least 75% of that time in Australia.

If you have satisfied all of the above criteria then you will be automatically considered to have activated cover.
However, in the event of a claim, we may require that you provide us with evidence that you met these criteria.

If you have not met the above criteria you will not be eligible for cover under any section of the Transport Master Policy.

ABOUT YOUR RIGHT OF ACCESS TO COVER

ANZ has taken out the Transport Master Policy and has done so under a master policy arrangement with Allianz for the period of insurance. The cover under the Transport Master Policy is provided to you at no additional cost and ANZ does not receive any commission or remuneration from Allianz or Allianz Global Assistance for arranging the Transport Master Policy.

Access to the Transport Master Policy is provided to you if you meet the eligibility criteria and is provided to you solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the Transport Master Policy, only ANZ (as the contracting insured) and Allianz can do this. If ANZ or Allianz do so, we do not need to obtain your consent.

We also do not provide you with any notices in relation to the Transport Master Policy as you are not a contracting insured.

We only send notices to ANZ which is the only entity we have contractual obligations to under the Transport Master Policy.

You are not obliged to accept any of the benefits of the Transport Master Policy but if you wish to make a claim, you will be bound by the terms, conditions, limitations and exclusions set out in the Transport Master Policy terms and conditions.

Neither Allianz nor ANZ hold the Transport Master Policy or the benefits provided under it on trust or for your benefit or on your behalf.

ANZ does not:

• act on behalf of us or you in relation to the Transport Master Policy;
• provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
• receive any remuneration or other benefits from us.
If you are seeking access to the benefit of the Transport Master Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice. Nothing prevents you from entering into other arrangements regarding insurance.

ANZ or Allianz may terminate or amend the Transport Master Policy at any time and if this happens ANZ will provide written notification to you. Notice will be deemed to take effect either:

(a) on the third day after the date of the notice; or

(b) in the event that you are on a trip and cannot be contacted, immediately upon your return to your place of residence following your trip

The general exclusions and Claim procedures set out in this booklet also apply to any claim you make.

We will not pay any more than the sum insured for each section set out in the schedule of benefits.

GENERAL DEFINITIONS

There are some words in the Transport Master Policy terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

<table>
<thead>
<tr>
<th>Word or term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident</td>
<td>Means any sudden and unexpected physical force, which occurs on a trip and causes an injury that is described in the schedule of benefits.</td>
</tr>
<tr>
<td>Allianz</td>
<td>Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705</td>
</tr>
<tr>
<td>Allianz Global Assistance</td>
<td>AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.</td>
</tr>
<tr>
<td>Claims procedures</td>
<td>Procedures which are set out in Part 1 of these policy wordings. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
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<tr>
<td>Dependant</td>
<td>(a) All unmarried children of a participating cardholder from birth to the age of 19 who live with the participating cardholder, or (b) Unmarried children of a participating cardholder from the age of 19 to the age of 25 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the participating cardholder for their maintenance and support and reside ordinarily with the participating cardholder or live with the participating cardholder when they are not attending the accredited institution of higher learning, that are travelling with you on the trip.</td>
</tr>
<tr>
<td>Full cost of your trip</td>
<td>Means all charges, fees and/or taxes which have been paid in full for the airline, tourist bus, train or ferry tickets, prior to the commencement of the trip.</td>
</tr>
<tr>
<td>Injury</td>
<td>Means loss of life or bodily injury (but not an illness or sickness): (a) caused by an accident while the Transport Master Policy is in force; and (b) resulting independently of any other cause. Furthermore injury as used with reference to: (i) hand or foot – means the physical severance or entire loss of the use of the entire hand below the wrist or foot below the ankle; and/or (ii) eye – means irrecoverable loss of the entire sight thereof.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
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<td>---------------------------</td>
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</tr>
<tr>
<td><strong>Participating card account</strong></td>
<td>A valid:</td>
</tr>
<tr>
<td></td>
<td>– ANZ Frequent Flyer Platinum; or</td>
</tr>
<tr>
<td></td>
<td>– ANZ Rewards Platinum; or</td>
</tr>
<tr>
<td></td>
<td>– ANZ Rewards Travel Adventures; or</td>
</tr>
<tr>
<td></td>
<td>– ANZ Low Rate Platinum; or</td>
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<td>– ANZ Platinum; or</td>
</tr>
<tr>
<td></td>
<td>– ANZ Frequent Flyer Black; or</td>
</tr>
<tr>
<td></td>
<td>– ANZ Rewards Black</td>
</tr>
<tr>
<td></td>
<td>credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, <em>injury</em>, loss or damage which would allow <em>you</em> to claim under the <strong>Transport Master Policy</strong>.</td>
</tr>
<tr>
<td><strong>Participating cardholder</strong></td>
<td>Means a person who <strong>ANZ</strong> has issued a <strong>participating card account</strong> as either the <strong>primary cardholder</strong> or as an additional or supplementary cardholder on the <strong>participating card account</strong>.</td>
</tr>
<tr>
<td><strong>Primary cardholder</strong></td>
<td>Means the person(s) in whose name(s) the <strong>participating card account</strong> is opened.</td>
</tr>
<tr>
<td><strong>Schedule of benefits</strong></td>
<td>The schedule of benefits set out in this booklet.</td>
</tr>
<tr>
<td><strong>Spouse</strong></td>
<td>A legal or de facto spouse or a partner with whom <em>you</em> are in a permanent relationship. <em>We</em> may ask for proof of the marriage or permanent relationship.</td>
</tr>
<tr>
<td>Word or term</td>
<td>Meaning</td>
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<tr>
<td>Terrorist act</td>
<td>An act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar act.</td>
</tr>
<tr>
<td>Transport Master Policy</td>
<td>Part 1 – Allianz policy wordings and this Transport Master Policy which has been issued to ANZ. The benefit of cover under the Transport Master Policy is provided to persons who meet the eligibility criteria and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).</td>
</tr>
<tr>
<td>Word or term</td>
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</tr>
</tbody>
</table>
| Trip(s)      | Means a journey outside of Australia:  
(i) by the **participating cardholder** as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed aeroplane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the **full cost of your trip** was charged to the **participating cardholder’s participating card account**; and  
(ii) by the **spouse** and/or dependent **child** as a paying passenger (not as a pilot, driver or crew member etc.) in a licensed plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by law or the equivalent thereof for the transportation of passengers for hire. Provided that before boarding any of the above transportation the cost of the journey was charged to the **participating cardholder’s participating card account** and in the case of a **spouse** or **dependant**, they are accompanying the **participating cardholder** who is on the **trip**. |
| **We, our(s), us** | Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631. |
| **You and your** | Means the **participating cardholder** and the **participating cardholder’s spouse** and/or the **participating cardholder’s dependants**. |
TRANSPORT ACCIDENT COVER

Specific terms, conditions, limits, exclusions as well as the Claims procedures apply to this cover.

When does the cover begin and end?
The cover under this Transport Master Policy begins from the date your trip commences and ends when your trip concludes.

What is covered?
We will pay the amount set out in the schedule of benefits if the participating cardholder, spouse or dependant suffer a loss as a result of an injury suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The injury is sustained as a result of an accident on a trip while riding as a passenger or boarding or alighting from a licensed aeroplane, tourist bus, train or ferry, that is licensed by the local regulatory authority to carry fare paying passengers.

2. The injury is sustained within Australia or overseas as a result of an accident while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting from a licensed taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire, provided the participating cardholder, spouse or dependant are travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following the scheduled trip.

3. When, by reason of an accident specified in points 1 or 2, a participating cardholder, spouse, or dependant is unavoidably exposed to the elements and, as a result of such exposure, suffers an injury for which indemnity is otherwise payable hereunder; the loss shall be covered under the terms of the Transport Master Policy.

4. If the body of the participating cardholder, spouse or dependant has not been found within one year of the date of his/ her disappearance arising out of an accident which would give rise to a loss as specified in points 1, 2 or 3, it will be presumed that the participating cardholder, spouse or dependant suffered loss of life as a result of bodily injury caused by the accident at the time of his/ her disappearance.
Conditions
A benefit payable under the Transport Master Policy will be paid to the injured participating cardholder or spouse or, in the event of their death the benefit will be paid to their legal representative(s). In the event of an injury to a dependant the benefit will be paid to the participating cardholder.

What is not covered?
The Transport Master Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

(a) your suicide or self-destruction, or any attempt at suicide or self-destruction, while sane or insane.
(b) a hijack or war or war-like hostilities.
(c) any terrorist act.
(d) radioactive contamination.
(e) consequential loss or damage, punitive damages.
(f) an intentional or illegal or criminal act of:
   - you; or
   - a person acting on your behalf; or
   - your designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representative(s).

What is the most we will pay?
The most we will pay per injury for each participating cardholder or spouse is the applicable limit set out in the schedule of benefits. If more than one injury results from one accident, only the highest benefit amount for the applicable injury will be paid.

The loss of life benefit amount payable for a dependant is AU$20,000.

The most we will pay in claims under the Transport Master Policy, resulting from one event is AU$5,000,000 regardless of the number of participating cardholders, spouses and/or dependants who were injured in the event.

This means that if as a result of one event a number of participating cardholders, spouses and/or dependants were injured, we will pay each on a proportional basis (using the amounts set out in the schedule of benefits) up to a total of AU$5,000,000.

Therefore, if for example eight (8) participating cardholders lost their lives in the same accident we would pay AU$625,000 to each of their legal representatives.
RENTAL EXCESS COVER TERMS AND CONDITIONS

“RENTAL EXCESS MASTER POLICY”

Our agreement with ANZ

The Rental Excess Master Policy is a legal contract between ANZ and us and must be read in conjunction with the schedule of benefits. ANZ pays us the premium, and we provide eligible persons with access to the benefit of cover under the Rental Excess Master Policy.

Activating cover under this Rental Excess Master Policy

This section describes whether you are eligible, and what you must do to activate cover under this Rental Excess Master Policy.

1. Activation of Cover

To activate cover under this Rental Excess Master Policy for your rental vehicle hire, you must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria, you must:

(a) be a current participating cardholder; and

(b) be a permanent resident of Australia or a person who holds:

(i) a Temporary Work (Skilled) visa; or

(ii) an Australian visa which

A. authorises you to live and work in Australia; and

B. requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and

(c) have been an Australian permanent resident or visa holder referred to in paragraph (b) (i) or (ii) above for at least 12 months, and have spent at least 75% of that time in Australia.

If you have satisfied the above criteria then you will be automatically considered to have activated cover. However, in the event of a claim, we may require that you provide us with evidence that you met this criteria. If you have not met the above criteria you will not be eligible for cover under the Rental Excess Master Policy.
About your right of access to cover

ANZ has taken out the Rental Excess Master Policy and has done so under a master policy arrangement with Allianz for the period of insurance. The cover under the Rental Excess Master Policy is provided to you at no additional cost and ANZ does not receive any commission or remuneration from Allianz or Allianz Global Assistance for arranging the Rental Excess Master Policy.

Access to the Rental Excess Master Policy is provided to you if you meet the eligibility criteria and is provided to you solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).

You have no right to cancel or vary the Rental Excess Master Policy, only ANZ (as the contracting insured) and Allianz can do this. If ANZ or Allianz do so, we do not need to obtain your consent.

We also do not provide you with any notices in relation to this Rental Excess Master Policy as you are not a contracting insured. We only send notices to ANZ which is the only entity we have contractual obligations to under the Rental Excess Master Policy.

You are not obliged to accept any of the benefits of the Rental Excess Master Policy but if you wish to make a claim, you will be bound by the terms, conditions, limitations and exclusions set out in the Rental Excess Master Policy terms and conditions.

Neither Allianz nor ANZ hold the Rental Excess Master Policy or the benefits provided under it on trust or for your benefit or on your behalf.

ANZ does not:

• act on behalf of us or you in relation to the Rental Excess Master Policy;
• provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the coverage; and
• receive any remuneration or other benefits from us.

If you are seeking access to the benefit of the Rental Excess Master Policy, you should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice. Nothing prevents you from entering into other arrangements regarding insurance.
ANZ or Allianz may terminate or amend the Rental Excess Master Policy at any time and if this happens ANZ will provide written notification to you. Notice will be deemed to take effect either:

(a) on the third day after the date of the notice; or

(b) in the event that you are on a trip and cannot be contacted, immediately upon your return to your place of residence following your trip.

The general exclusions and Claim Procedures set out in this booklet also apply to any claim you make.

We will not pay any more than the sum insured set out in the schedule of benefits.

GENERAL DEFINITIONS

There are some words in the Rental Excess Master Policy terms and conditions that have a special meaning. These words and their meanings are set out in the table below.

<table>
<thead>
<tr>
<th>Word or term</th>
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<tr>
<td>Allianz</td>
<td>Means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234705.</td>
</tr>
<tr>
<td>Allianz Global Assistance</td>
<td>Means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.</td>
</tr>
<tr>
<td>Car rental company</td>
<td>Means the company that you have entered the rental vehicle agreement with.</td>
</tr>
<tr>
<td>Claims Procedures</td>
<td>Means the claims conditions and claims procedures which are set out in Part 1 of the policy wording. If you do not comply with any of the claim procedures relevant to your claim then we may refuse a claim, reduce any amount payable to you or exercise any remedy available to us at law.</td>
</tr>
<tr>
<td>Word or term</td>
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</tr>
<tr>
<td>Collision excess</td>
<td><strong>Means the specified first amount listed in the rental vehicle agreement that you have agreed to pay as a result of damage to an Australian registered rental vehicle.</strong> <strong>Note:</strong> If you have a collision, your car rental company will require you to contribute towards the cost of repairing the damage. This amount can vary by car rental company, but, for example, could be between $2,000 and $4,000.</td>
</tr>
</tbody>
</table>
| Hirer                     | **Means the person:**  
  (a) named as the hirer on the rental vehicle agreement;  
  (b) who has provided their credit card details to the car rental company; and  
  (c) is not the joint hirer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Joint hirer               | **Means a person named as a joint hirer on a rental vehicle agreement.**                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Participating card account| **Means a valid:**  
  - ANZ Frequent Flyer Platinum; or  
  - ANZ Rewards Platinum; or  
  - ANZ Rewards Travel Adventures; or  
  - ANZ Low Rate Platinum; or  
  - ANZ Platinum; or  
  - ANZ Frequent Flyer Black; or  
  - ANZ Rewards Black  
  credit card issued by Australia and New Zealand Banking Group Limited, declared to be current by Australia and New Zealand Banking Group Limited at the time of any event, loss or damage which would allow you to claim under the Rental Excess Master Policy.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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<td>Participating cardholder</td>
<td>Means a person who ANZ has issued a participating card account as either the primary cardholder or as an additional or supplementary cardholder on the participating card account.</td>
</tr>
<tr>
<td>Primary cardholder</td>
<td>Means the person(s) in whose name(s) the participating card account is opened.</td>
</tr>
<tr>
<td>Rental Excess Master Policy</td>
<td>Means Part 1 Allianz policy wordings and the Rental Excess Master Policy which has been issued to ANZ. The benefit of cover under the Rental Excess Master Policy is provided to persons who meet the eligibility criteria, and solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth).</td>
</tr>
<tr>
<td>Rental vehicle</td>
<td>Means a rented passenger vehicle rented from a licensed motor vehicle rental company.</td>
</tr>
<tr>
<td>Rental vehicle agreement(s)</td>
<td>Means the written agreement between you and the rental company which stipulates the terms you agree to follow when renting a vehicle.</td>
</tr>
<tr>
<td>Schedule of benefits</td>
<td>Means the schedule of benefits set out in this booklet.</td>
</tr>
<tr>
<td>We, our(s), us</td>
<td>Means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.</td>
</tr>
<tr>
<td>You and your</td>
<td>Means the participating cardholder.</td>
</tr>
</tbody>
</table>
RENTAL EXCESS COVER

Specific terms, conditions, limits and exclusions, as well as the Claims Procedures apply to this cover.

When does the cover begin and end?
The cover under the Rental Excess Master Policy begins from the date your rental vehicle agreement commences and ends when your rental vehicle agreement concludes.

What is covered?
We will reimburse you for the amount of any collision excess that you have paid under any rental vehicle agreement(s) that you enter into with a car rental company to hire a rental vehicle registered in Australia and its offshore (including its external territories), where:

• you are the hirer, or
• you are a joint hirer and you were driving the rental vehicle when the accident occurred.

Conditions
As soon as you discover that a claim is likely to be made on the Rental Excess Master Policy you must:

1. take all reasonable steps to reduce the loss or damage and to prevent further damage.

2. notify us by calling 1300 135 271 as soon as practicable after you become aware that you have to pay the collision excess to the car rental company.

3. provide all details requested by us which will include but is not limited to:
   • date and time of accident;
   • road conditions (e.g, was it wet or dry?);
   • the location of accident;
   • a description of circumstances that gave rise to the accident;
   • any details of other vehicles involved including:
     – name of driver(s);
     – the address of any other driver(s);
     – the contact details for any other driver(s)
     – the make of all other vehicle(s)
     – registration numbers for any other vehicle(s);
– name of any owner of any vehicle(s);
– the owner’s address;
– the owner’s contact details;
• the name and address of any witnesses.

4. send us a copy of the rental vehicle agreement and confirmation of your payment of the collision excess to the car rental company (this can be, for example, a photocopy or fax of the cardholder’s statement or the receipt from the car rental company).

5. continue to assist us in any queries or assistance reasonably required.

6. allow us to use your name in any legal action or recovery action as a result of the event causing the claim.

7. not admit liability or responsibility in any way to another party where you are involved in a collision.

If you unreasonably withhold from providing the above, we may refuse to pay a claim or reduce any amount payable to you.

What is not covered?
We will not pay:

1. for the collision excess, where the full amount payable by you under the rental vehicle agreement for damage to the rental vehicle is more than the collision excess;

   Note: You will have to pay more than the collision excess when you are not covered under your rental vehicle agreement. This is because certain events or circumstances will not be covered under your rental vehicle agreement. This might vary by car rental company but could include but not be limited to such things as:

   (a) a single vehicle accident; or

   (b) the rental vehicle is totally or partially immersed in water regardless of cause.

2. where the hirer or any joint hirer has breached a condition of the rental vehicle agreement and you are required to pay more than the collision excess;
Note: The rental vehicle agreement will detail the circumstances where you would have to pay for more than the collision excess. This might vary by car rental company but could include but not be limited to such things as:

(a) the driver of the rental vehicle not being listed on the rental vehicle agreement;
(b) driving the rental vehicle on off-road conditions without the agreement of the rental company;
(c) for carrying a greater load or more persons than the rental vehicle is licensed for; or
(d) driving under the influence of alcohol or drugs.

3. for the first $350 of any claim under this Rental Excess Master Policy.

4. any claim where the car rental company does not have a current licence under any applicable legislation to hire out vehicles.

5. any claim for the collision excess arising from damage to unregistered vehicles, or for off road vehicles when they are being hired for use on private property.

What is the most we will pay?
The maximum amount we will pay is $5,000.

CLAIMS PROCEDURES

This section describes what you must do, as well as conditions which apply, when you make a claim under a Master Policy and at the time loss or damage occurs which is likely to give rise to a claim under a Master Policy. The conditions which apply at the time a claim is made are listed below. These are contractual terms which grant rights to us to deal with the claimant and their claim.

What to do in the event of a claim

1. All claims should be advised to Allianz Global Assistance within thirty (30) days after completion of your trip.

2. To support your claim, you:
   (a) must retain all receipts for claimable expenses and items purchased by you.
   (b) must submit to Allianz Global Assistance all information we require in support of your claim such as medical or police reports, declarations, receipts,
valuations, certified translations or other evidence of ownership at your expense and co-operate with us at all times.

(c) will be requested to provide proof that you have satisfied the Master Policy activation conditions and that you have met all the terms and conditions under the Master Policy.

3. Liability claims against you must be in writing. You are not to make any admission or offer to settle any claim. If you do so, we may refuse to pay or reduce the amount payable in respect of the claim.

4. All losses under the Travel Master Policy, Section C Luggage, and personal effects’ must be reported to the local authority within twenty four (24) hours and a written acknowledgement obtained.

5. Immediately report any lost luggage or damage to the conveyance carrier and submit a claim to them. The conveyance carrier may be legally liable for the loss or damage. If any articles are lost or stolen during the time that a carrier was responsible for looking after them, you must get a letter from the carrier explaining what happened and stating the amount of refund you received from them.

To make or enquire about a claim or to obtain a claim form, contact our Claims Department:

- If you are in Australia: 1300 135 271 (Toll Free)
- Overseas: + 61 7 3305 7499 (reverse charge).
- By email: cardclaims@allianz-assistance.com.au

Claims service standard

Our claims service standard is to settle your claim within 10 working days upon receipt of a completed claim form and all necessary supporting information. If more information is required we will contact you within 10 working days.

After you have made a claim

You agree that:

(a) we may, at our expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law;
(b) we may refuse to pay a claim or reduce the amount payable in respect of a claim under a Master Policy if you do not comply with these Claims Procedures or any condition of the Master Policy;

(c) we may refuse to pay all or part of a claim if your claim is fraudulent; and

(d) if anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

Proof of loss
If you make a claim under any of the Master Policies we will ask you for evidence of the circumstances which gave rise to the claim and proof that you have suffered a loss. If you are claiming for loss of, or damage to any item we will ask you to provide:

(a) proof that you owned the item; and

(b) proof of its value and age.
You must keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:
(a) a photograph; or
(b) a photocopy of any documentation; or
(c) a copy of the user’s manual downloaded from the internet unless you also submit a statutory declaration in support of any of the above.

If you cannot provide the evidence or proof that we ask for we may not pay you.

PAYING A CLAIM

1. An excess may apply if you make a claim under any of the Master Policies. The amount of the excess is shown on the schedule of benefits.
   This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.

2. Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim.

3. We will not pay more than your actual loss.

4. You must tell us if you are entitled to claim an input tax credit at the time of making the claim. If this information is not provided, we may deduct up to 1/11th of the amount otherwise payable in settlement of the claim.

5. All claims paid under this agreement are GST inclusive.
## DEPRECIATION

If we agree to cover an item, for the purpose of calculating an amount to pay you, we will apply a depreciation rate to that item before paying you. The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

<table>
<thead>
<tr>
<th>Rate</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.</td>
</tr>
<tr>
<td>15%</td>
<td>Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.</td>
</tr>
<tr>
<td>20%</td>
<td>Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs, and DVDs.</td>
</tr>
<tr>
<td>50%</td>
<td>Toiletries including skin care, makeup, perfume, medication.</td>
</tr>
<tr>
<td>0%</td>
<td>Fine jewellery (manufactured using precious metals) and new artwork.</td>
</tr>
</tbody>
</table>

Items not listed above will also be subject to depreciation at our reasonable discretion.

**Example**

You have a $500 digital camera which was purchased 2 years before the date it was lost. The applicable rate of depreciation would be 20% per year.

In the event of a claim we will pay you $320 (i.e. we will depreciate the value of the digital camera by 20% for each year for the two years you have owned it), calculated as follows –

- **Year 1** - Purchase price of $500 less 20% = $400
- **Year 2** - Depreciated value of $400 less 20% = $320
PART 2
TERMS AND CONDITIONS

Part 2 consists of the Terms and Conditions for the insurance cover provided by Allianz for:

- **90-day Purchase Security Insurance**
- **Extended Warranty Insurance**
- **Best Price Guarantee Scheme and**
- **Interstate Flight Inconvenience Insurance**

IMPORTANT INFORMATION ABOUT THE COVERS

AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 ("Allianz"), is the product issuer of the following covers included in this booklet and that are only available to participating cardholders of participating credit card accounts for events that occur on or after 11 April 2018:

- 90-day Purchase Security Insurance
- Extended Warranty
- Best Price Guarantee Scheme
- Interstate Flight Inconvenience Insurance

These benefits are provided automatically to participating cardholders under the Master Policy, entered into between Australia and New Zealand Banking Group Limited ABN 11 005 357 522 of ANZ Centre, Level 9, 833 Collins Street, Docklands, VIC, 3008 ("ANZ") and Allianz. In this booklet, Allianz and Allianz Global Assistance may also be expressed as ‘we’, ‘us’ or ‘our’.

Although the benefits under the covers are automatically provided to participating cardholders, they are not obliged to take these benefits. However, if a person wishes to claim these benefits, they will be bound by the Definitions, Terms and Conditions, Exclusions and Claims Procedures of the Master Policy.

Allianz is the insurer of the covers and these benefits are provided at no additional cost to the participating cardholder.

ANZ is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits.
the benefits under these covers and ANZ does not receive any commission or remuneration in relation to these benefits. Neither ANZ nor any of its related corporations are Authorised Representatives of Allianz, Allianz Global Assistance or any of its related companies.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You are not insured under any section of these policies where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Please read this booklet carefully to ensure the benefits satisfy your requirements and keep detailed particulars and proof of any loss including the sales receipt and a participating credit card account statement showing any relevant purchases.

TERMINATION OF THESE COVERS

ANZ or Allianz may terminate the benefits under any one or all of the covers in this booklet for all participating cardholders or an individual participating cardholder, and if so ANZ will notify primary cardholders (i.e. the persons in whose name the participating credit card account is opened) of the termination. Purchases finalised before the date of termination will still be eligible for cover. However, purchases finalised after termination will not be eligible for cover.

PRIVACY

To arrange and manage these covers, we (in this Privacy Notice “we”, “our” and “us” means AWP Australia Pty Ltd trading as Allianz Global Assistance and it’s duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary, including our agents.

Any personal information provided to us is used by us to evaluate and arrange your cover. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, conducting customer research and analytics in relation to all
of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as ANZ, insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz.

Some of these third parties may be located in other countries such as Thailand, France, Germany, Singapore and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, we may not be able to take reasonable steps to ensure they follow the particular requirements of Australian privacy laws. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. In cases where we do not agree to give you access to some personal information, we will give you reasons why. You may not access and correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.
If you have a complaint about your privacy, please contact:
Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001.

For more information about our handling of personal information, including further details about access, correction and complaints please see our privacy policy available on request or via:


Consent: By providing your personal information, you consent to the collection, uses, and disclosures set out in our privacy policy. If you do not agree to the above or will not provide us with personal information, we may not be able to supply you with our services or products or may not be able to provide you with cover.

The General Insurance Code of Practice
Allianz is a signatory to the General Insurance Code of Practice.

The Code aims to:

• promote more informed relations between insurers and their customers;
• improve consumer confidence in the general insurance industry;
• provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
• commit insurers and the professionals they rely upon to higher standards of customer service.

RESOLVING COMPLAINTS AND DISPUTES

Our commitment to you
We are committed to providing you with quality products and delivering the highest quality of service.

We also know that sometimes there might be something about our products or service that you are not totally happy about.

Contacting us
We have a complaints and dispute resolution procedure which undertakes to answer your complaint within fifteen (15) working days. If you would like to make a complaint, or to lodge a dispute, you can contact us on:

Phone: 1300 135 271 (Office Hours Monday - Friday 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges)

Email: ANZTravelTeam@allianz-assistance.com.au

Post: Dispute Resolution Department Locked Bag 3014, Toowong DC, QLD 4066

Still not resolved?
If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you can take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body, subject to its terms of reference.

FOS is a free service that resolves insurance disputes between consumers and insurers, so there will be no cost to you. We are bound by FOS’ decisions - but you are not. If you wish to access FOS, you can contact them:

Phone: 1800 367 287 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)

Email: info@fos.org.au

Online: www.fos.org.au
General definitions
The following key words (and their plurals) when highlighted in bold font have special meaning in the covers included in this booklet.

“act of terrorism” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Australia” means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and “Australian” has a corresponding meaning.

“Australian warranty” means the manufacturer’s expressed written warranty, that is applicable and able to be fulfilled within Australia and which has been properly registered with the manufacturer.

“dependant” means:
• all unmarried children of a participating cardholder to and including the age of 19 who always live with the participating cardholder, and
• unmarried children of a participating cardholder from the age of 19 to and including the age of 25 who are full-time students attending an accredited institution of higher learning in Australia, and are dependent upon the participating cardholder for their maintenance and support and always live with the participating cardholder or live with the participating cardholder when they are not attending the accredited institution of higher learning.

“interstate flight” means travel on a registered passenger airline (but not charter trips) to or from any Australian state or territory.

“participating cardholder” means a person who permanently resides in Australia and holds either an Australian Medicare Card or a Visa entitling the holder to residency in Australia, to whom ANZ has issued a participating credit card account as either the primary or additional / supplementary cardholders. If a family is travelling together only one person can claim the benefits payable to the participating cardholder. The others can only claim as a spouse or dependant.
“participating credit card account” means a current and valid:

• ANZ Frequent Flyer Platinum, or
• ANZ Rewards Platinum, or
• ANZ Rewards Travel Adventures; or
• ANZ Low Rate Platinum, or
• ANZ Platinum; or
• ANZ Frequent Flyer Black, or
• ANZ Rewards Black credit card facility provided by ANZ to which purchases made by participating cardholders are charged.

“personal good(s)” includes all new personal property acquired for personal domestic or household use, but does not include:

• articles acquired for the purpose of re-supply/re-sale; or
• articles acquired for transformation in a business; or
• articles purchased in a business name; or
• business owned or business related articles; or
• animals or plant life; or
• computer software or non tangible articles; or
• cash, bullion, negotiable instruments, trading cards, lottery tickets or other gambling related articles, tickets of any description, travellers cheques, or collections such as stamps, coins and cards; or
• consumable or perishable articles (including but not limited to food, drugs, fuel or oil); or
• boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories; or
• second-hand articles, including antiques; or
• articles of contraband; or
• real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate; or
• articles acquired for a purchase price exceeding A$10,000.

“pre-existing medical condition” is relevant to the participating cardholder, any relative, travel companion or any other person that may give cause for you to claim and means:

• any existing medical condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or...
pregnancy and/or any chronic or ongoing physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice has been received, or medication prescribed or taken at any time before you paid for your interstate flight fares;

- any condition, including but not limited to mental disorder, anxiety, alcoholism, drug addiction or pregnancy and/or any physical, medical or dental condition, for which investigation (whether or not a diagnosis has been made), treatment or advice is received, or medication prescribed or taken, after you paid for your interstate flight fares, but prior to the commencement of your interstate Australian holiday; and

- any complication arising from any such condition outlined above, except that unexpected/unforeseen events relating to pregnancy are not regarded as a pre-existing medical condition.

"relative" means the participating cardholder’s:

- spouse; or
- parent, parent-in-law, step-parent, guardian; or
- grandparent; or
- child, grandchild, stepchild; or
- brother, brother-in-law, sister, sister-in-law; or
- daughter, daughter-in-law, son, son-in-law; or
- fiancé, fiancée; or
- uncle, aunt; or
- half-brother, half-sister; or
- niece, nephew.

"rental vehicle" means a rented passenger vehicle rented from a licensed motor vehicle rental company.

"spouse" means a legal or a de facto partner of the participating cardholder who is permanently living with the participating cardholder at the time the journey starts or a person married to the participating cardholder. We may ask for proof of any relationship.

"unattended" means (but is not limited to) your possessions are not with you or are in a position where they can be taken without you knowing or being able to prevent them from being taken.

"we", "our" or "us" means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631 trading as Allianz Global Assistance.
“you”, “your”, “yours”, “yourself” means the participating cardholder or the participating cardholder’s spouse or participating cardholder’s dependants provided they are eligible for the insurance.

Excess – what you contribute to a claim
Excesses may apply to certain sections of cover. An excess is not an additional fee, charged by us at the time of making a claim. Rather, it is the uninsured first portion of a loss for which you are otherwise covered, (i.e. the amount that you must contribute towards each claim). Details of the Excess amounts and circumstances in which they will be applied are as follows:

- **Interstate Flight Inconvenience Insurance – You** must pay the first A$75 for each claim made under benefits 2 & 4.
- **Best Price Guarantee Scheme – You** must pay the first A$75 for each claim.

Repairing or replacing damaged lost or stolen personal items/personal goods
If a covered belonging is damaged, lost or stolen we may choose to:

- repair the article;
- replace the article, less an amount which takes into consideration its age as shown below; or
- pay you the amount it would cost us to replace the article less an amount which takes into consideration its age as shown below.

However under no circumstances will we pay you more than it originally cost you to buy the article and where the article is part of a pair or set, you will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the article may have by way of being part of such pair or set.

When taking into consideration the age of an article we will deduct the following amounts from our replacement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) we will deduct 3.00% for each month you have owned the article up to a maximum amount of 80%.
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment we will deduct 1.75% for each month you have owned the article up to a maximum amount of 60%.
• For clothing, footwear, luggage and books we will deduct 1.75% for each month you have owned the article up to a maximum amount of 80%.
• For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments we will deduct 1.00% for each month you have owned the article up to a maximum amount of 60%.
• For jewellery we will deduct 0.25% for each month you have owned the article to a maximum amount of 25%.
• For all other articles we will deduct 1.25% for each month you have owned the article to a maximum amount of 60%.

For example: If your stolen bracelet has been owned for 8 years (96 months) and we can replace it for A$1,000, we pay you (or replace) A$760, as we will deduct A$240 (A$1,000 x 24% (i.e. 96 months x 0.25%/month)) from our replacement cost. This assumes that the stolen bracelet originally cost you at least A$760.

Safety of your personal items/personal goods
You must take all adequate and reasonable precautions (considering the value of the articles) to protect your personal items/personal goods and you are not covered if you do not take reasonable precautions (considering the value of the article) to protect your personal items/personal goods.

Personal items/personal goods is/are not covered under any of the insurances if left:
• unattended in a public place; or
• unattended in an unlocked motor vehicle; or
• unattended in a motor vehicle in view of someone looking into the motor vehicle; or
• unattended in a motor vehicle overnight; or
• behind, forgotten or misplaced; or
• with a person who steals or deliberately damages them.

A ‘public place’ includes, but is not limited to shops, airports, bus depots, streets, hotel foyer (and hallways and grounds), planes, buses, restaurants, beaches, public toilets, car parks, office areas, behind or near counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

Reporting lost, stolen or willfully damaged items/personal goods
In the event that your personal items/personal goods are stolen, willfully damaged or accidentally lost, you must make a report to the Police or to the nearest government agency or
authority. You must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged personal items/personal goods.

If the loss or wilful damage occurs overseas, a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

For more information or to make a claim
Please take the time to read through this booklet and if you have any questions or need more information, or to make a claim, please contact:

Allianz Global Assistance
Phone: 1300 135 271 - Toll free (Office Hours Monday to Friday, 9am to 5pm except public holidays. Calls from mobiles, public telephones or hotel rooms may attract additional charges).
Email: ANZTravelTeam@allianz-assistance.com.au
Postal Address: Locked Bag 3014, Toowong DC, QLD 4066

Insurance exclusions - What is not covered
In any form of insurance there are situations that are not covered. Whilst we try to extend our cover to most situations, we are not able to insure some situations because of the costs or types of events involved.

In addition to any specific exclusions contained in any individual cover in this booklet, the following exclusions apply to all the covers provided by Allianz in this booklet:

• We do not insure you for any event that is caused by or arises as a result of any pre-existing medical condition of yours, a relative or any other person that may give cause for you to claim.

• We do not insure you in regard to any travel that:
  - you book or take against medical advice; or
  - you take for the purpose of getting medical treatment or advice; or
  - you take after a qualified and registered member of the medical profession informs you that you are terminally ill.

• We do not insure you for any event that is caused by or arises from:
  - any event that is intentionally caused by you or by a person acting with your consent (including suicide or attempted suicide); or
  - your conscious exposure to exceptional danger unless in an attempt to preserve your life or the life of another person; or
- you being under the influence or addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
- your involvement in illegal activities, fraud or abuse; or
- your underwater activities that involve using artificial breathing equipment (unless you have an open water diving licence or are diving with a qualified and registered diving instructor); or
- your mountaineering (if you need to use climbing equipment, ropes or guides), rock climbing (if you need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungy jumping, pot holing, running with the bulls, caving or tobogganing; or
- your racing (other than amateur foot racing); or
- your participation in any kind of professional sport for which you obtain/are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
- sporting equipment while it is being used; or
- your air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if you are a paid passenger in a fully licensed commercial passenger aircraft, we do insure you; or
- any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
- your participation in motor cycling, unless it involves a hired motorcycle with an engine capacity of 200cc or less; and
  - you are the driver; and
  - you hold a current Australian motorcycle licence; but
  - we never cover any event that is caused by or arises from motorcycle racing; or
- your participation as a crew member or pilot of any conveyance; or
- any act of terrorism; or
- any war or war like activities, whether war has been formally declared or not, any hostilities, rebellion or revolution, or civil war, military coup, or overthrow/attempted overthrow of a government/military power; or
- any person or organisation, who lawfully destroys or removes your ownership or control of any property/personal goods; or
- any government prohibition or restrictions or government customs, or other government authorities, delaying or detaining you or seizing or keeping your baggage; or
- any item that is brittle or fragile (except photographic or video equipment), unless the loss or damage is caused by thieves, burglars, fire, or an accident involving the means of transport in which you are travelling; or
- non-receipt of the property/personal goods that you have purchased and is being transported to you; or
- personal goods/personal items whilst being transported under a freight agreement or by postal or courier services; or
- jewellery, watches, cameras, mobile phones, electrical articles or laptops in a motor vehicle or being carried in baggage/luggage, unless hand-carried and under your personal supervision; or
- your failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- you not taking all adequate precautions (considering the value of the articles) to protect your property/personal goods or if the property/personal goods are left:
  - unattended in a public place; or
  - unattended in an unlocked motor vehicle; or
  - unattended in a motor vehicle in view of someone looking into the motor vehicle; or
  - unattended in a motor vehicle overnight; or
  - behind, forgotten or misplaced; or
  - with a person who steals or deliberately damages them.
- disappearance of the property/personal goods in circumstances which cannot be explained to our satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or
- deterioration, normal wear and tear; or
- any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown, unless covered under the Extended Warranty cover, or any process of servicing, repairing or restoring an item unless we have given prior approval; or
• laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
• vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
• any process of servicing, repairing or restoring an item unless we have given prior approval.

90-DAY PURCHASE SECURITY INSURANCE

90-day Purchase Security Insurance is a benefit available to participating cardholders. This cover provides 3 months of insurance against loss, theft, or accidental damage over a wide range of new personal goods purchased anywhere in the world, provided the purchase is charged to the participating cardholder’s participating credit card account.

This insurance provides automatic protection for personal goods when their purchase is charged to a participating credit card account unless the personal goods and/or claims are excluded by the definitions, terms and conditions, or exclusions, or the participating cardholder fails to comply with the Claims Procedures.

The personal goods are insured anywhere in the world for 3 months from the date of purchase in the event of loss, theft or accidental damage. However, there is no cover until you have taken possession of the personal goods.

Our liability for claims made pursuant to this insurance shall not exceed the lesser of:

• the actual amount charged to the participating cardholder’s participating credit card account to purchase the personal good; or
• A$3,500 per claim in respect of jewellery, watches and new works of art; or
• A$135,000 in any 12 month period in respect of any one participating credit card account.
EXTENDED WARRANTY

Extended Warranty is a benefit available to participating cardholders. The cover extends the manufacturer’s expressed Australian warranty on personal goods purchased, provided the purchase is charged to the participating cardholder’s participating credit card account. The insurance does not affect the rights of participating cardholders against a manufacturer in relation to contravention of statutory or implied warranties under Australian legislation.

Goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a ‘major failure’.

The insurance cover comes into effect at the end of the Australian warranty period that applies to the personal good(s), provided the Australian warranty is for no more than 5 years.

For example:

<table>
<thead>
<tr>
<th>Australian warranty period</th>
<th>Extended warranty period</th>
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<tbody>
<tr>
<td>7 days</td>
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<tr>
<td>14 days</td>
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<tr>
<td>1 month</td>
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<td>6 months</td>
<td>6 months</td>
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<td>1 to 5 years</td>
<td>1 year</td>
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<tr>
<td>over 5 years</td>
<td>no cover</td>
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Only articles with a manufacturer’s unique identification serial number on them are covered under this insurance and the extended warranty period will be for a period of time equivalent to the Australian warranty period, up to a maximum of one full year.

This Extended Warranty only covers the failure of personal goods to operate for the purpose for which they were designed as a result of a breakdown or defect, provided the
breakdown or defect is covered by the terms of the Australian warranty.

Our liability for claims made pursuant to this insurance shall not exceed:

- the actual Australian dollar purchase price of the personal good charged to a participating credit card account; and
- in a 12 month period the sum of A$10,000 per participating credit card account.

If a claim is to be paid under this insurance you must obtain our approval prior to proceeding with any repairs or replacement of the personal goods which have broken down or are defective.

BEST PRICE GUARANTEE SCHEME

Best Price Guarantee Scheme is a benefit available to participating cardholders when new personal goods are purchased anywhere in Australia and the entire cost is charged to the participating cardholder’s participating credit card account.

This scheme guarantees the participating cardholder gets the best price if, within 21 days after the purchase of a personal good, they advise us that they have subsequent to their purchase, received a printed catalogue showing the same personal good (same model number and same model year), by the same manufacturer, for a lower price from a store within 25 kilometres of the store from where the personal good was purchased, and the price difference is greater than A$75.

The cheaper personal good must be:

- the same model number; and
- same model year; and
- produced by the same manufacturer as the personal good you had previously purchased.

The catalogue showing the cheaper article must have been printed after the date you purchased the personal good.

You must report (make a claim) the cheaper article to us within 21 days of the purchase of the personal good. This is because under this Best Price Guarantee Scheme we only provide cover for cheaper articles reported within 21 days of the date of purchase of the original personal good.

Provided the price difference is greater than A$75 you will be refunded the price difference up to A$300.
INTERSTATE FLIGHT INCONVENIENCE INSURANCE

Interstate Flight Inconvenience Insurance is available to participating cardholders whilst they are on an interstate Australian holiday of up to 14 days provided the participating cardholder charges the entire cost of their return interstate flight fare (but not necessarily the associated taxes, airport or travel agent’s charges) to the participating cardholder’s participating credit card account.

This cover extends to the participating cardholder’s spouse and/or dependants who are travelling with the participating cardholder for the entire holiday and who have also had the entire cost of their return interstate flight fares (but not necessarily the associated taxes, airport or travel agent’s charges) charged to the participating cardholder’s participating credit card account.

Except for the cancellation cover, the other covers included in this policy are available for a period of 14 days from the date the participating cardholder, spouse and dependants leaves their Australian home to travel directly to the airport from where they are catching their interstate flight. The cover will cease after this 14 day period or earlier if the participating cardholder, spouse and dependants return to their Australian home within 14 days.

This cover is not designed to provide travel insurance benefits as prescribed under the Insurance Contracts Act 1984.

BENEFITS

1. Delays
   Flight delay
   If the intended interstate flight is delayed by four hours or more and no alternative transport is made available, the participating cardholder is entitled to charge up to A$50 per person to their participating credit card account for meals and refreshments up to a total of A$100.

   12 Hour luggage delay
   If following an interstate flight, your luggage containing clothes and toiletries is delayed in getting to you for over 12 hours, the participating cardholder is entitled to charge up to A$75 per person to their participating credit card account for essential clothing and toiletries, up to a total of A$250.
2. Loss or damage to personal items
We insure you during your holiday for the theft and accidental loss or damage to clothing and your personal good(s) (but not laptop computers or business owned articles, business related articles or articles purchased in a business name) that you have with you.

We will pay up to a value of A$450 for each item to a maximum of A$1,200 in total.

3. Funeral expenses as a result of accidental death
If whilst on the interstate holiday, you die as a result of injuries caused accidentally, directly and solely by a sudden physical force (but not illness or disease), we will pay for your funeral expenses up to A$2,250 per person to a maximum of A$4,500.

By funeral expenses we mean:
• the reasonable costs of returning your remains or ashes to your home town/city in Australia; and/or
• the reasonable cost of your funeral or cremation.

4. Cancellation of domestic travel arrangements
Under this section we cover you, after the payment of the entire cost of your return interstate flight fares, to a maximum A$1,500, if holiday travel arrangements you have paid for (but not business related travel) are cancelled for any of the following reasons:
• you, or a relative unexpectedly:
  - dies;
  - is seriously injured; or
  - becomes seriously ill.
We will need to see medical advice written by a qualified and registered member of the medical profession regarding any of the above events and be satisfied that the expenses involved are reasonable in amount and reasonably necessary.
• your normal residence in Australia is totally destroyed but not as a result of an act of terrorism;
• you are quarantined;
• you are subpoenaed to attend court in Australia;
• your arranged travel is cancelled or delayed by the carrier because of unexpected natural disasters; or
• the participating cardholder or spouse is unexpectedly retrenched. This does not include voluntary retrenchment or redundancy.
This cancellation cover will cease 14 days after you leave your Australian home to travel directly to the airport from where you are catching your interstate flight or when you return to your Australian home if you return to your Australian home before the 14 days has expired.

5. Rental vehicle excess cover
We will reimburse you up to A$1,250 for any excess or deductible which you become legally liable to pay in respect of the rental vehicle insurance during the rental period provided:

- the rental vehicle must be rented from a licensed rental agency; and
- the hiring agreement must incorporate the standard rental vehicle insurance normally provided by the rental agency; and
- you must comply with all the requirements of the rental organisation under the hiring agreement and of the rental vehicle insurer.

But we will not pay for…
We will not pay for your costs arising from:

- loss or damage resulting from the operation of the rental vehicle in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage; or
- driving the rental vehicle on non-public roads.
CLAIMS PROCEDURES

Please do not contact ANZ in the event of a claim, as ANZ does not approve claims and is not involved in processing the claims.

If you want to make a claim under any of these insurance covers, you can follow the procedures below:

1. Contact Allianz Global Assistance on 1300 135 271 within 30 days or as soon as possible of learning of an occurrence (loss, damage or breakdown) that may result in a claim. However, if you are making a Best Price Guarantee Scheme claim, you must contact Allianz Global Assistance within 21 days of the purchase of the personal good.

Allianz Global Assistance may require you to complete a written loss report. If they do, they will provide you with the forms which should be returned to them within 30 days or as soon as possible after you receive them.

Note: Failing to contact Allianz Global Assistance or return the completed loss report (if required) within a reasonable time might result in denial of the claim, or reduction of the amount we will pay, if we have been prejudiced by the delay.

2. You must provide Allianz Global Assistance with any evidence/documentation we require to verify your claim. Depending on the cover you are claiming for, this might include (but is not limited to) any of the following:

- proof that you are eligible for insurance cover – e.g. your participating credit card account statement and credit card receipt;

- if items are stolen, willfully damaged or accidentally lost you must give us the police report number, or if the incident occurred whilst you were overseas, a copy of the report you obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;

- proof of your ownership of any lost, stolen or damaged articles or defective articles – e.g. purchase receipts;

- evidence of your interstate flight/intended interstate flight – e.g. ticket, travel agent’s itinerary.
showing details of your interstate flight or a letter from the airline;

• evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;

• receipts for any articles you buy to replace those that were lost or stolen or purchased as emergency replacement of your clothes and toiletries;

• if any articles are lost or stolen during the time that a carrier was responsible for looking after them, you must get a letter from the carrier explaining what happened and stating the amount of refund you received from them;

• any damaged articles for which you are claiming so that they can be inspected by us or our authorised representative;

• a quote (at your expense) for the replacement of lost or stolen articles, or quote (noting the serial number for Extended Warranty claims) for the repair of damaged or broken down articles. We will however pay the reasonable cost of the quote if we agree to pay the claim;

• copy of the Australian warranty if claiming under the Extended Warranty cover;

• in regard to the Best Price Guarantee Scheme, we require evidence that the cheaper item is the same (i.e. model number, model year, and manufacturer) as the personal good you purchased, and we require a copy of the printed catalogue advertising the cheaper item, and evidence that the advertisement was printed after you purchased the personal good.

SUBROGATION AND YOU MUST ASSIST US WITH YOUR CLAIM

When making a claim you must advise us of any details of any other insurance under which you are entitled to claim.

You must also, as far as allowed by law, give us all the assistance we may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which we would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

104
FRAUDULENT CLAIMS

When making a claim you have a responsibility to assist us and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if you or anyone acting on your behalf uses fraudulent means to make a claim on any of the covers in this booklet, then no payment will be made in regard to the claim. Also ANZ will be informed of the situation and you may no longer be eligible for any of the insurances and Best Price Guarantee Scheme cover contained in this booklet.